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Annual report of the
superintendent of insurance

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THIRTY-THIRD ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF THE

STATE OF COLORADO

Made from Annual Statements for the
Year Ended December 31, 1914



DENVER, COLORADO
THE SMITH-BROOKS PRINTING COMPANY, STATE PRINTERS
1915

State Capitol,
Denver, Colorado, April 15, 1915.

To His Excellency

GEORGE A. CARLSON,
Governor of Colorado.

Sir: In compliance with the requirements of the statutes, I have the honor to submit herewith the Thirty-Third Annual Report of the Insurance Department of Colorado, containing a synopsis of the financial statements of all insurance companies and fraternal benefit societies authorized to transact business in this State during the year 1914, together with a detailed statement of the income and disbursements of the Insurance Department for the fiscal year ended November 30, 1914, and such comments and recommendations as the public interests seem to demand.

D. M. ROLPH,
Commissioner of Insurance.

Report of the Commissioner of Insurance

April 15, 1915.

To His Excellency

GEORGE A. CARLSON,
Governor of Colorado.

Sir: During the year 1914 there were 332 insurance organizations operating in Colorado under the supervision of the Insurance Department. The total insurance premiums collected from the citizens of our State during that period were \$12,455,882.40, an increase of approximately \$400,000 over the year 1913.

Notwithstanding that insurance protection in general has increased in quality and volume, fire insurance protection in this State decreased slightly in volume, and a survey of the financial condition of fire insurance companies shows that they are operating on a lower rate of premium and at a higher expense ratio with consequent decreasing profits to stockholders.

Life insurance in Colorado increased from 1913 as follows: The number of policies from 248,214 to 257,100; insurance in force from \$333,737,970 to \$337,538,665.

The quality of protection offered by all companies is growing better owing to the improvement in financial and managerial methods and is materially assisted by the increased efficiency of the supervision exercised by the various insurance departments.

WORK OF THE DEPARTMENT

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General Supervision.—The State Insurance Department was established and is maintained for the purpose of protecting the public against insolvent insurance companies, and those engaged in dishonest and unlawful practices. In order to properly discharge this duty, the Commissioner must keep informed, not only as to the financial condition of over three hundred companies and fraternal societies doing business in Colorado, but must watch closely the methods of these companies in dealing with the public. While it is impossible for an Insurance Department to supervise in detail the operations of so many companies without a very large force of examiners, the annual financial statements of all insurance companies are closely inspected and the Department is worked to the full limit of its capacity in guarding the public against companies which are impaired or insolvent, those whose investments are unsound, and those which are using dishonest, unlawful or technical methods to evade payment of just claims.

Inquiries, Examinations, Etc.—The laws of this State make it the duty of the Commissioner to investigate violations of the insurance laws, and to examine the financial condition of companies when, from information or evidence, such action appears necessary. It is the policy of the Department to examine all Colorado companies at least once in three years, and foreign companies only when a special reason develops for so doing. Examinations requiring more than ordinary time and expense are only undertaken after a preliminary survey has developed the necessity for making them. All examinations are made with the approval of the Governor. During 1914 the following examinations were made:

Guardian Casualty and Guaranty Company, of Salt Lake City, Utah, by the Insurance Departments of Utah, Colorado, Idaho, and Wyoming. Favorable report.

The Merchants Fire Insurance Company, of Denver, Colorado, by the Colorado Insurance Department. Favorable report.

American Woodmen, of Denver, Colorado, by the Colorado Insurance Department. Favorable report.

Arizona Fire Insurance Company, of Phoenix, Arizona, by the Colorado Insurance Department. Favorable report.

Women of Woodcraft, of Portland, Oregon, by the Insurance Departments of Oregon, Idaho, Washington, California, Wyoming, Utah, Montana, and Colorado. Favorable report.

United Artisans, of Portland, Oregon, by the Insurance Departments of Oregon, Idaho, California, Washington, and Colorado. Favorable report.

Aegis Life Insurance Company, of Denver, Colorado, by the Insurance Departments of Utah, Wyoming, Idaho, and Colorado. The Aegis Life Insurance Company later merged with the Central States Life Insurance Company, of St. Louis, Missouri.

Capitol Life Insurance Company, of Denver, Colorado, by the Insurance Departments of Utah, Idaho, Wyoming, and Colorado. Report favorable.

Pacific Coast Casualty Company, of San Francisco, California, by the Colorado Insurance Department. Investigation was made into the management of this company and its system of adjusting claims. Report favorable.

Pacific Mutual Life Insurance Company, of Los Angeles, California, by the Colorado Insurance Department. Investigation was made regarding the distribution of policies in the participating and non-participating business of this company. Report favorable.

Fraternal Union of America, of Denver, Colorado, by the Insurance Departments of Wyoming, Kansas, Nebraska, and Colorado. Report favorable.

Fraternal Aid Association, of Lawrence, Kansas, by the Insurance Departments of Kansas and Colorado. This associa

tion merged with the Fraternal Union of America, of Denver, Colorado.

Northwestern Fire and Marine Insurance Company, of Minneapolis, Minnesota, by the Colorado Insurance Department. Report favorable.

New Amsterdam Casualty Company, of New York, by the Colorado Insurance Department. Report favorable.

First National Fire Insurance Company, of Washington, D. C., by the Colorado Insurance Department. Report favorable.

Western Life and Accident Company, of Denver, Colorado, by the Insurance Departments of Montana and Colorado. Report favorable.

Central States Life Insurance Company, of St. Louis, Missouri, by the Insurance Departments of Montana, Missouri, and Colorado. Report favorable.

Complaints.—The efficiency and usefulness of the Department are demonstrated by its service to the public in the matter of settling complaints. The public has been frequently notified that all complaints will be given prompt attention, and that those having grievances against agents or companies may have the provisions of their contracts analyzed and explained to them by the Department. The object is to make the person complaining understand both the benefits and the restrictions of his contract, and by making these matters clear, expensive lawsuits are often prevented, and a valuable service is rendered to the policyholder. The Commissioner does not undertake to perform the functions of an attorney, nor to determine questions that belong to the courts, but simply endeavors to give the complainant a correct understanding of the contract in order that he may know his rights and decide what course to pursue. While this has materially increased the work of the Department, the results are very satisfactory.

Bulletins.—The practice of issuing monthly bulletins to the public was discontinued under the former administration, although the public demand for these bulletins demonstrated that the publicity policy of the Department met with the general approval of the insuring public. The people of Colorado are entitled to know the condition of weak companies, the names of companies that have violated the laws, and of those practicing unfair methods. This information is of no value if buried in the Department files, and I respectfully suggest that the Commissioner be given authority to resume the practice of issuing bulletins from time to time.

Operations of New Law.—The new Insurance Code which became effective July 15, 1913, on the whole, has operated in a satisfactory manner. We found the section relating to agents and solicitors inadequate and the Department introduced into the Twentieth General Assembly a bill to amend this section and enable the Commissioner to exercise much closer and more

effective supervision over local representatives. This bill closely follows the Massachusetts code and incorporates the recommendations on this subject by the National Convention of Insurance Commissioners. Much of the evil now prevalent in the insurance world would disappear, or could be avoided, if none but competent, intelligent and trustworthy persons were licensed by the State. Since the license issued by the Commissioner is and properly can be taken by the public as a guarantee of the fitness and honesty of the agent receiving it, we suggest the advisability of licensing as agents and brokers only such persons as successfully pass an examination as to their ability and fitness.

The 1913 Insurance Code provided for the compulsory deposit of reserves by domestic life insurance companies. The opportunity to misrepresent the policy to the prospect, who invariably assumed that the face of the policy was deposited with the Insurance Department and that the funds of the State were behind the contract, has created an unsatisfactory condition, and the deposit of reserves has not been of sufficient benefit to the assured to offset the evil attendant upon the misrepresentation by the agent. The amendment repealing the compulsory deposit of reserves effective 1915 does not affect the statutory deposit of capital.

The 1913 Code was also amended to give the Insurance Commissioner greater supervision over insurance companies while in the promotion period; also to protect Colorado insurance agents from overhead writing by the large New York and Chicago brokerage firms. Altogether, the amendments enacted by the Twentieth General Assembly to the 1913 Insurance Code will broaden the work of the Department and very materially increase the protection to the public.

License Clerk.—The supervision over agents has been much improved and the revenue of the Department increased by the work of the License Clerk, who is charged with the duties of checking up all brokers and agents to see that they have licenses. Several hundreds of dollars in license fees have been received during the past year as a result of his investigation of various agencies.

RECOMMENDATIONS

Surety Companies.—Our laws relating to bonding and surety companies should be revised. The solvency of these companies should be guarded with great care. Some surety companies have been cutting rates to such an extent as to reduce the reserve on such business to a wholly inadequate amount. This is a dangerous practice and eventually leads to insolvency. An extra precaution can be provided by requiring fidelity and surety companies to have a paid-up capital of not less than \$1,000,000 before entering this State. These companies have the greatest calls upon their resources in times of financial depression, and their assets should be carefully supervised. A corporation, to be in position to

guarantee the fidelity of a person, the performance of contracts or fiduciary trusts, or deposits in banks, should be required to maintain an absolutely sound and strong financial condition, and this means that it should have a safe working surplus over and above its capital. I would recommend that a company of this character maintain at all times a surplus of not less than \$500,000 and report to this Department quarterly thereon. The standard of surety companies should be raised. A weak surety company should not be permitted to do business in Colorado.

Casualty Contracts.—There are some casualty policy forms in use in this State, arranged and worded so as to mislead the insured; this is especially true of limited health and accident policies. General provisions and prohibitions should be prescribed by law, and this State should adopt a standard form of casualty policy.

Publication of Annual Statements.—The laws of this State require every insurance company doing business herein to publish in a newspaper of general circulation annually a synopsis of its financial condition and a copy of its Certificate of Authority from the Commissioner of Insurance. The Commissioner is of the opinion that this publication is of little value to the citizens of this State; is an additional expense to the companies, and is ultimately paid by Colorado policy-holders. This law should be repealed. This recommendation is in accordance with the uniform movement throughout the United States to repeal similar laws.

Taxation.—The fees and taxes collected by this Department are fifteen times more than the cost of its operation. Inasmuch as the 2% tax on premiums paid for insurance protection is a tax upon the insuring public, and is expended for purposes other than the supervision of insurance companies, it is an injustice to the citizens of Colorado and I recommend that it be reduced to 1%. This suggestion is in conformity with a uniform movement throughout the United States to equalize the taxes of insurance companies for the various states. One percent with the other fees would still leave an income that would provide for all operating expenses of the Department and for any unforeseen contingencies that might arise.

Fire Insurance Premiums.—During the recent session of the Legislature several bills were introduced regarding fire insurance premiums, one of which endeavored to give the Insurance Commissioner power to fix the price of fire insurance. The general feeling against stock fire insurance companies is undoubtedly due to a misunderstanding of the great necessity for such institutions, combined with a lack of knowledge of the effect of rating bureaus. The Commissioner does not believe that the State should have the power to fix rates, but it should be in a position to prevent discrimination. State rating is impracticable. If properly done it would entail an enormous expense to the Insurance Department, and so far as the Commissioner can learn, would give to the public

very little, if any, lower rates of fire insurance. A reduction in fire rates is beginning at the wrong end—a reduction in the fire waste is the logical starting point; this would automatically reduce the rates. Rate-making organizations are an economical necessity necessary to the solvency of the insurance companies and are beneficial to the public. Since but two complaints in the past ten years have reached this Department regarding fire insurance rates, the Commissioner recommends that the situation be allowed to remain unchanged in this State until such time as the experiments in fire rating in other states have proved successful and beneficial.

Policy Loans.—The provision in life insurance contracts giving the insured the privilege of borrowing the reserve on his policy for purposes other than payments of premiums thereon is one of the great evils of life insurance. In response to a very general demand, there has been enacted in several States a policy loan law applying to all life insurance policies, providing that where provisions are inserted in the policy for loans, the company shall have at least sixty days in which to comply with this provision.

Insurance Commissioner Young, former President of the National Convention of Insurance Commissioners, in his report to the Governor of North Carolina, has the following to say regarding policy loan laws:

“A bill of this character has been recommended by the National Convention of Insurance Commissioners because of the injustice, during ‘panics’ or financial depressions, done principally by large insurers in cities, in withdrawing the cash values of their policies and thus not only causing a great loss to the companies, but placing them in a position in which they cannot make investments. Thus one of the largest classes of investors in our State and municipal bonds and other securities is forced off the market when most needed.”

I respectfully recommend that Colorado adopt the recommendations on this subject by the National Convention of Insurance Commissioners.

Child Insurance.—Section 40 of the Colorado Insurance Code makes it unlawful to insure a minor under the age of fifteen years. This is the only state in the Union which has such a drastic child insurance law. Agitation of Child Insurance in all states has, with a single exception—that of Colorado—met with favorable action. In 1913 and 1915 bills were introduced into the Legislature of Colorado to permit the adoption of the New York insurance law on this subject, but failed of passage. Most of the attacks against Child Insurance have been made through ignorance, coming from those who were under the impression that such insurance on the lives of children tends to crime or neglect; but investigation of this matter leads to the conclusion that such

impressions are wholly erroneous and unfounded, and that there is no evidence to establish this fact that does not also apply with equal force to adult insurance. It has been shown conclusively that the maximum amount of insurance granted on a single life by all the companies combined, under the restrictions which prevail in their practice, is so small that there could be no possible incentive on the part of designing parents to neglect or infanticide.

Dr. James W. Walk, General Secretary of "The Associated Charities of America," in speaking most eloquently of Industrial Child Insurance, said:

"I have never known of an instance in which there was any evidence that children had been neglected or murdered for the purpose of securing the insurance upon their lives. Indeed, my own observation is that among the poorer classes parents are very fond of their children and are much more with them than in other social grades."

The Armstrong Investigation of 1905 considered the subject and concluded the report as follows:

"The Committee is without facts which would warrant the prohibition of insurance of children. Among those who, from interest in charitable work or for other reasons, have given special study to the subject, there seems to be no consensus of opinion, while the companies assert with positiveness that the neglect and injury to children which might be supposed to follow from such insurance have no existence in fact. It is urged that the insurance of children is in very small amounts and is sought more frequently to obtain indemnity against a proper burial than to derive any personal advantage for the parents."

No one will dispute the fact that there is no insurable interest in the life of an infant, and yet no one will deny that it is perfectly proper and in the interest of public morals for the parent to make provision through insurance for the decent burial of a child.

Child insurance has long been recognized and the most modern and most progressive social legislation has taken cognizance of it. I respectfully recommend to the Legislature of Colorado the adoption of the New York Insurance Code providing that a person liable for the support of a child of the age of one year and upwards may take a yearly renewable term policy of insurance thereon, the minimum benefit thereunder being \$30 between the ages of one and two years, and increasing with advanced age to a maximum of \$500 at the age of 14 years.

Fraternal Insurance.—At the close of 1914 there were 61 fraternal insurance societies doing business in Colorado, with 102,525 death certificates and life insurance to the amount of \$151,405,749 outstanding in this State.

Experience has clearly demonstrated to the leaders of fraternal insurance orders, and to those who have studied the subject, that these orders cannot survive without charging rates that will enable reserves to be carried based upon actual mortality experience. In many fraternal societies the majority of the members have little or no knowledge of the scientific side of the question and oppose the increase of rates and thereby invite certain disaster. In 1911 the Legislature of Colorado enacted what is known as the "Mobile Bill," governing fraternal societies and providing rates and reserves based upon the National Fraternal Congress Table of Mortality. This law is operative now in twenty-five states in the Union and was designed to secure the future security of these organizations and will ultimately compel them to arrive at a condition of solvency or be dissolved.

Following the enactment of the Mobile Bill one of our domestic fraternal organizations adopted for its new members a certificate based on the American Experience Table of Mortality with interest at 4%, the reserve accumulation under which will carry the new certificates to maturity and gradually wipe out the reserve deficit on the certificates held by the older members, and put the society in the foremost rank as regards adequacy of rates and consequent solvency. This innovation is to be highly commended to other societies.

SUMMARY OF STATISTICS

During the year 1914 ten insurance companies were admitted to Colorado and eight withdrew from the State, as follows:

COMPANIES ADMITTED

Fire

Arizona Fire Insurance Co., Phoenix, Ariz.
Farmers Mutual Protective Association, of Colorado.
Citizens Fire Insurance Co., Charlestown, W. Va.
Hamburg Assurance Co., Hamburg, Germany.
First National Fire Insurance Co., Washington, D. C.

Life

Central States Life Insurance Co., St. Louis, Mo.

Casualty

Kansas Casualty & Surety Co., Wichita, Kan.
New Amsterdam Casualty Co., New York.
Hartford Accident & Indemnity Co., Hartford, Conn.

Fraternal

Grand Lodge Degree of Honor, Pueblo, Colo.

COMPANIES WITHDRAWN, DISCONTINUED, ETC.

City of New York Insurance Co., New York.
Inter Ocean Life & Casualty Co., Springfield, Ill.
Prudential Casualty Co., Indianapolis, Ind.
Farmers Union County Protective Association, Basalt, Colo.

Rio Grande Fire Insurance Co., San Antonio, Tex.

United States Health & Accident Co., Saginaw, Mich., consolidated with Massachusetts Bonding & Ins. Co.

Fraternal Aid Association, Lawrence, Kan., consolidated with The Fraternal Union of America, Denver, Colo.

Aegis Life Ins. Co., Denver, Colo., merged with Central States Life Ins. Co., of St. Louis, Mo.

SUMMARY OF COMPANIES OPERATING IN THE STATE DECEMBER 31, 1914

Fire	160
Life	48
Casualty, Fidelity and Surety.....	55
Assessment	8
Fraternal	61
Total	332

RECAPITULATION OF PREMIUMS RECEIVED AND LOSSES PAID BY ALL COMPANIES DURING 1914

	Net Risks Written	Net Premiums Received	Losses Paid	Losses Incurred
Fire	\$252,267,127.00	\$3,127,940.59	\$1,179,433.03	\$1,247,824.56
Life	30,753,257.00	6,058,207.88	1,914,551.00	.....
Casualty, Fidelity and Surety.. ..	.....	1,316,243.74	579,380.03	.....
Assessment	5,528,615.00	130,135.29	61,703.02	57,962.47
Fraternal	11,966,450.00	1,823,354.90	1,371,779.00	.....

FINANCIAL STATEMENT OF THE COLORADO INSURANCE DEPARTMENT FOR THE FISCAL YEAR ENDED NOVEMBER 30, 1914

During the fiscal year ended November 30, 1914, the total receipts from all sources were \$246,560.19, while the disbursements were \$15,922.92, the net profit from the Department to the State being \$230,637.27.

RECEIPTS AND DISBURSEMENTS OF THE DEPARTMENT

State of Colorado, City and County of Denver, ss.

I, D. M. Rolph, Commissioner of Insurance of the State of Colorado, make oath and say to the best of my knowledge and belief that the following is a true and correct statement of the receipts and disbursements of the Insurance Department for the fiscal year ended November 30, 1914, as shown by the records of this office:

RECEIPTS

Agents' certificates	\$ 27,420.00	
Solicitors' licenses	54.00	
Brokers' licenses	775.00	
Statements	13,825.00	
Certificates of authority...	4,500.00	
Taxes	199,420.19	
Charters	370.00	
Certified copies	56.00	
Summonses	140.00	
		<hr/>
Total receipts		\$246,560.19

DISBURSEMENTS

Salaries	\$ 11,300.00	
Printing	2,729.91	
Supplies	315.84	
Postage	410.00	
Examinations	359.15	
Miscellaneous expense....	808.02	
		<hr/>
Total disbursements...		\$ 15,922.92

Net Profit to the State. \$230,637.27

In witness whereof, I have hereunto set my hand and official seal this 24th day of April, A. D. 1915.

(Signed) D. M. ROLPH,

Commissioner of Insurance.

Subscribed and sworn to before me this 24th day of April, A. D. 1915.

(Signed) BETTIE D. GREEN,

Notary Public.

My commission expires Nov. 10, 1917.

(Seal.)

Within the pages following you will find detailed reports of all insurance companies doing business in Colorado on December 31, 1914.

Respectfully submitted,

(Signed) D. M. ROLPH,

Commissioner of Insurance,

State of Colorado.

**FIRE AND FIRE AND MARINE
INSURANCE COMPANIES
1914**

ABSTRACTS COMPILED FROM THE ANNUAL
STATEMENTS OF THE FIRE AND FIRE AND
MARINE INSURANCE COMPANIES AUTHORIZED
TO DO BUSINESS IN THE STATE OF COLORADO,
SHOWING THEIR CONDITION ON THE THIRTY-
FIRST DAY OF DECEMBER, 1914.

UNITED STATES BRANCH OF THE
AACHEN & MUNICH FIRE INSURANCE COMPANY,
OF AIX LA CHAPELLE, GERMANY

United States Office, 50 Maiden Lane, New York City, N. Y.

United States Manager, J. A. KELSEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 2,750,510.69

INCOME

Net premium income	\$ 1,180,278.78	
Total investment income	97,147.54	
Miscellaneous income	40,635.74	
Total income		\$ 1,318,062.06

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 721,182.98	
Paid stockholders for interest or dividends.....		
Other disbursements	550,713.33	
Total disbursements		\$ 1,271,896.31

ASSETS

Total admitted assets	\$ 2,664,663.14
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 1,446,473.49	
Capital, \$.....; surplus, \$1,218,189.65.....	1,218,189.65	
Total liabilities		\$ 2,664,663.14

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$262,846,377.00	\$ 2,481,386.96

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 3,361,292.00	
Less \$737,918.00 risks canceled, and \$410,243.00 re-insurance in companies authorized in Colorado.....		1,148,161.00
Net risks written		\$ 2,213,131.00
Gross premiums on risks written.....	\$ 42,689.34	
Less \$8,828.79 return premiums, and \$5,634.81 premiums for re-insurance in companies authorized in Colorado.....		14,463.00
Net premiums received		\$ 28,225.74
Losses paid (deducting salvage).....	\$ 10,847.85	
Less losses on risks re-insured in companies authorized in Colorado		3,802.17
Net losses paid.....		\$ 7,045.68
Losses incurred	\$ 10,593.50	
Less losses on risks re-insured in companies authorized in Colorado		3,809.23
Net losses incurred		\$ 6,784.27

AETNA INSURANCE COMPANY, OF HARTFORD, CONN.

Hartford, Conn.

President, WM. B. CLARK.

Secretary, E. J. SLOAN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 5,000,000.00
Ledger assets (per balance) December 31 of previous year.....	22,432,781.15

INCOME

Net premium income	\$ 10,816,446.62
Total investment income.....	913,243.09
Miscellaneous income	43,281.60
Total income	\$ 11,772,971.31

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 5,892,314.85
Paid stockholders for interest or dividends.....	900,000.00
Other disbursements	4,020,512.33
Total disbursements	\$ 10,812,827.18

ASSETS

Total admitted assets	\$ 23,400,526.99
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 11,732,078.60
Capital, \$5,000,000.00; surplus, \$6,668,448.39.....	11,668,448.39
Total liabilities	\$ 23,400,526.99

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1911.....	\$1,609,097,545.00	\$ 18,557,120.51

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 4,348,537.00
Less \$620,368.00 risks canceled, and \$30,750.00 re-insurance in companies authorized in Colorado	664,318.00
Net risks written	\$ 3,684,219.00
Gross premiums on risks written.....	\$ 67,963.42
Less \$7,915.87 return premiums, and \$550.00 premiums for re-insurance in companies authorized in Colorado.....	8,465.96
Net premiums received.....	\$ 59,497.46
Losses paid (deducting salvage)	\$ 19,240.77
Less losses on risks re-insured in companies authorized in Colorado	
Net losses paid	\$ 19,240.77
Losses incurred	\$ 19,485.76
Less losses on risks re-insured in companies authorized in Colorado	
Net losses incurred	\$ 19,485.76

AGRICULTURAL INSURANCE COMPANY, OF WATERTOWN, N. Y.

503 Washington Street, Watertown, N. Y.

President, W. H. STEVENS.

Secretary, J. Q. ADAMS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	4,448,317.62

INCOME

Net premium income	\$ 1,704,780.55
Total investment income	200,064.96
Miscellaneous income	8,465.80
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Total income	\$ 1,913,310.81

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 996,306.63
Paid stockholders for interest or dividends.....	100,000.00
Other disbursements	739,270.84
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Total disbursements	\$ 1,835,577.47

ASSETS

Total admitted assets.....	\$ 4,378,293.21
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,310,256.33
Capital, \$500,000.00; surplus, \$1,568,036.88.....	2,068,036.88
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Total liabilities	\$ 4,378,293.21

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$399,244,200.00	\$ 3,700,825.00

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,429,900.00
Less \$369,200.00 risks canceled, and \$380,900.00 re-insurance in companies authorized in Colorado.....	750,100.00
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Net risks written.....	\$ 1,679,800.00
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Gross premiums on risks written.....	\$ 32,461.19
Less \$4,910.97 return premiums, and \$5,965.98 premiums for re-insurance in companies authorized in Colorado.....	9,976.95
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Net premiums received	\$ 22,484.24
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Losses paid (deducting salvage)	\$ 6,365.01
Less losses on risks reinsured in companies authorized in Colorado..	325.17
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Net losses paid	\$ 6,039.84
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Losses incurred	\$ 6,259.95
Less losses on risks re-insured in companies authorized in Colorado	152.59
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Net losses incurred	\$ 6,147.36

ALLEMANNA FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

316 Fourth Avenue, Pittsburgh, Pa.

President, W. STEINMEYER.

Secretary, CHAS. B. REITER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,778,880.84

INCOME

Net premium income.....	\$ 843,580.75
Total investment income	89,168.52
Miscellaneous income	
Total income	\$ 932,749.27

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 526,969.63
Paid stockholders for interest or dividends.....	30,000.00
Other disbursements	377,201.10
Total disbursements	\$ 934,170.73

ASSETS

Total admitted assets	\$ 1,832,015.24
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 922,121.83
Capital, \$200,000.00; surplus, \$709,893.41.....	909,893.41
Total liabilities	\$ 1,832,015.24

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$161,062,503.00	\$ 1,589,165.84

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,748,943.00
Less \$358,976.00 risks canceled, and \$319,346.00 re-insurance in companies authorized in Colorado.....	678,322.00
Net risks written	\$ 1,070,621.00
Gross premiums on risks written.....	\$ 24,154.12
Less \$3,835.39 return premiums, and \$5,478.23 premiums for re-insurance in companies authorized in Colorado.....	9,313.62
Net premiums received	\$ 14,840.50
Losses paid (deducting salvage)	\$ 6,548.63
Less losses on risks reinsured in companies authorized in Colorado..	870.70
Net losses paid	\$ 5,677.93
Losses incurred	\$ 6,480.78
Less losses on risks re-insured in companies authorized in Colorado	870.70
Net losses incurred	\$ 5,610.08

ALLIANCE INSURANCE COMPANY, OF PHILADELPHIA, PA.

232 Walnut St., Philadelphia, Pa.

President, EUGENE L. ELLISON.
Secretary and Treasurer, T. HOUARD WRIGHT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	2,397,071.96

INCOME

Net premium income	\$ 976,554.13
Total investment income	92,426.22
Miscellaneous income	4,906.73
Total income	\$ 1,073,887.08

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 560,606.74
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements	323,248.84
Total disbursements	\$ 943,855.58

ASSETS

Total admitted assets	\$ 2,384,307.74
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 884,307.74
Capital, \$750,000.00; surplus, \$750,000.00.....	1,500,000.00
Total liabilities	\$ 2,384,307.74

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$120,545,835.00	\$ 1,282,284.00

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 344,153.00
Less \$57,262.00 risks canceled, and \$65,632.00 reinsurance in companies authorized in Colorado.....	122,894.00
Net risks written	\$ 221,259.00
Gross premiums on risks written	\$ 4,750.76
Less \$676.38 return premiums, and \$1,084.50 premiums for reinsurance in companies authorized in Colorado.....	1,760.88
Net premiums received	\$ 2,989.88
Losses paid (deducting salvage).....	\$ 5,465.20
Less losses on risks reinsured in companies authorized in Colorado..	4,457.23
Net losses paid	\$ 1,007.97
Losses incurred	\$ 5,462.20
Less losses on risks reinsured in companies authorized in Colorado..	4,451.23
Net losses incurred	\$ 1,010.97

AMERICAN CENTRAL INSURANCE COMPANY, OF ST. LOUIS, MO.

816 Olive Street, St. Louis, Mo.

President, EDW. T. CAMPBELL.
Secretary and Treasurer, B. G. CHAPMAN, JR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	5,902,514.01

INCOME

Net premium income	\$ 1,940,738.48
Total investment income	212,862.77
Miscellaneous income	1,141,780.99
Total income	\$ 3,295,382.24

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,175,639.90
Paid stockholders for interest or dividends.....	149,985.00
Other disbursements	973,473.16
Total disbursements	\$ 3,299,098.06

ASSETS

Total admitted assets	\$ 4,320,590.48
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LIABILITIES

Total amount of liabilities, except capital and surplus..	2,163,885.00
Capital, \$1,000,000.00; surplus, \$1,156,705.48.....	2,156,705.48
Total liabilities	\$ 4,320,590.48

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$331,581,347.00	\$ 3,370,899.36

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 3,906,048.00
Less \$632,195.00 risks canceled, and \$1,763,854.00 reinsurance in companies authorized in Colorado.....	2,396,049.00
Net risks written	\$ 1,599,999.00
Gross premiums on risks written.....	45,677.82
Less \$7,485.69 return premiums, and \$20,681.15 premiums for reinsurance in companies authorized in Colorado.....	28,166.84
Net premiums received	\$ 17,510.98
Losses paid (deducting salvage).....	14,421.75
Less losses on risks reinsured in companies authorized in Colorado..	2,086.89
Net losses paid	\$ 12,334.86
Losses incurred	14,353.09
Less losses on risks reinsured in companies authorized in Colorado..	2,121.55
Net losses incurred	\$ 12,231.54

THE AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY.

1215-1216 Mercantile Library Bldg., Cincinnati, O.

President, CHAS. H. AVERY.

Secretary, FRANK H. FREDERICKS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		347,694.23

INCOME

Net premium income	\$	124,551.23
Total investment income		13,686.79
Miscellaneous income		165.12
Total income	\$	138,403.14

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	40,837.00
Paid stockholders for interest or dividends.....		18,000.00
Other disbursements		48,951.33
Total disbursements	\$	107,788.33

ASSETS

Total admitted assets	\$	382,611.32
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	73,073.98
Capital, \$200,000.00; surplus, \$109,537.34.....		309,537.34
Total liabilities	\$	382,611.32

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 12,768,174.00	\$ 130,214.17

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	130,250.00
Less \$13,000.00 risks canceled, and \$14,250.00 reinsurance in companies authorized in Colorado		27,250.00
Net risks written	\$	103,000.00
Gross premiums on risks written	\$	1,572.10
Less \$115.56 return premiums, and \$207.17 premiums for reinsurance in companies authorized in Colorado.....		322.73
Net premiums received	\$	1,249.37
Losses paid (deducting salvage)		
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses paid		
Losses incurred		
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses incurred		

THE AMERICAN INSURANCE COMPANY, OF NEWARK, N. J.

Newark, N. J.

President, P. L. HOADLEY.

Secretary, FREDERICK HOADLEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	10,334,913.53

INCOME

Net premium income.....	\$ 3,972,867.42
Total investment income	429,674.52
Miscellaneous income	10,864.96
Total income	\$ 4,413,406.90

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,166,754.25
Paid stockholders for interest or dividends, \$280,000.00; paid policy-holders dividends, \$53.00.....	280,053.00
Other disbursements	1,771,293.12
Total disbursements	\$ 4,218,100.37

ASSETS

Total admitted assets.....	\$ 10,246,941.49
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,580,547.82
Capital, \$1,000,000.00; surplus, \$3,366,393.67.....	4,366,393.67
Special reserve fund, see chapter 258, Laws of 1908, State of New Jersey	300,000.00
Total liabilities	\$ 10,246,941.49

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$979,397,986.00	\$ 9,811,201.74

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 5,027,853.00
Less \$1,395,092.00 risks canceled, and \$816,204.00 reinsurance in com- panies authorized in Colorado.....	2,211,296.00
Net risks written	\$ 2,816,557.00
Gross premiums on risks written	73,002.67
Less \$18,327.49 return premiums, and \$12,185.83 premiums for reinsur- ance in companies authorized in Colorado.....	30,513.32
Net premiums received	\$ 42,489.35
Losses paid (deducting salvage).....	\$ 17,108.92
Less losses on risks reinsured in companies authorized in Colorado..	4,789.00
Net losses paid	\$ 12,319.92
Losses incurred	19,623.37
Less losses on risks reinsured in companies authorized in Colorado..	5,540.35
Net losses incurred	\$ 14,083.02

ARIZONA FIRE INSURANCE COMPANY, OF PHOENIX, ARIZ.

Noll Building, Phoenix, Arizona.

President, GEORGE A. OLNEY.

Secretary, GEORGE A. MINTZ.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		401,454.25

INCOME

Net premium income.....	\$	231,834.05
Total investment income.....		22,820.22
Miscellaneous income		
Total income	\$	254,654.27

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	78,869.14
Paid stockholders for interest or dividends.....		
Other disbursements		109,311.34
Total disbursements	\$	188,180.48

ASSETS

Total admitted assets.....	\$	472,973.89
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$	177,016.47
Capital, \$200,000.00; surplus, \$95,957.42.....		295,957.42
Total liabilities	\$	472,973.89

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 21,352,842.00	\$ 264,314.49

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	11,600.00
Less \$..... risks canceled, and \$1,500.00 reinsurance in companies authorized in Colorado.....		1,500.00
Net risks written.....	\$	10,100.00
Gross premiums on risks written.....	\$	177.11
Less \$..... return premiums, and \$22.05 premiums for reinsurance in companies authorized in Colorado.....		22.05
Net premiums received.....	\$	155.06
Losses paid (deducting salvage).....	\$	
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses paid.....	\$	
Losses incurred	\$	
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses incurred.....	\$	

UNITED STATES BRANCH OF THE
**ATLAS ASSURANCE COMPANY, LIMITED,
 OF LONDON, ENGLAND**

United States Office, 100 William Street, New York, N. Y.

United States Manager, FRANK LOCK.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00
Ledger assets (per balance) December 31 of previous year.....	3,154,052.99

INCOME

Net premium income.....	\$ 1,779,864.01
Total investment income.....	111,720.10
Miscellaneous income	18,332.64
Total income	\$ 1,909,916.75

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 945,134.59
Paid stockholders for interest or dividends.....	
Other disbursements	869,754.28
Total disbursements	\$ 1,814,888.87

ASSETS

Total admitted assets.....	\$ 2,960,272.96
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,867,177.28
Capital, \$.....; surplus, \$1,093,095.68.....	1,093,095.68
Total liabilities	\$ 2,960,272.96

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$320,026,104.00	\$ 3,269,638.60

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,072,580.00
Less \$540,438.00 risks canceled, and \$454,834.00 reinsurance in companies authorized in Colorado.....	995,272.00
Net risks written.....	\$ 2,077,308.00
Gross premiums on risks written.....	45,060.10
Less \$7,433.42 return premiums, and \$5,788.59 premiums for reinsurance in companies authorized in Colorado.....	13,222.01
Net premiums received.....	31,838.09
Losses paid (deducting salvage).....	6,880.34
Less losses on risks reinsured in companies authorized in Colorado..	316.32
Net losses paid.....	\$ 6,564.02
Losses incurred	\$ 6,357.99
Less losses on risks reinsured in companies authorized in Colorado..	316.32
Net losses incurred.....	\$ 6,041.67

BALKAN NATIONAL INSURANCE COMPANY, OF SOFIA, BULGARIA

United States Office, Hartford, Conn.

United States Managers, WM. C. SCHEIDE & CO.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	1,862,397.00

INCOME

Net premium income.....	\$ 1,815,469.41
Total investment income.....	68,926.78
Miscellaneous income	4,418.75
Total income	\$ 1,888,814.94

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,140,700.91
Paid stockholders for interest or dividends.....	.....
Other disbursements	571,432.34
Total disbursements	\$ 1,712,133.25

ASSETS

Total admitted assets.....	\$ 2,056,554.94
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 1,484,380.94
Deposit capital, \$200,000.00; surplus, \$372,174.00.....	572,174.00
Total liabilities	\$ 2,056,554.94

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$195,601,542.00	\$ 2,053,672.32

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,838,184.00
Less \$508,897.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	508,897.00
Net risks written.....	\$ 2,329,287.00
Gross premiums on risks written.....	23,076.69
Less \$4,099.48 return premiums and \$..... premiums for reinsurance in companies authorized in Colorado.....	4,099.48
Net premiums received.....	\$ 18,977.21
Losses paid (deducting salvage).....	\$ 11,141.48
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses paid.....	\$ 11,141.48
Losses incurred	\$ 11,949.48
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses incurred.....	\$ 11,949.48

BOSTON INSURANCE COMPANY, OF BOSTON, MASS.

87 Kilby Street, Boston, Mass.

President, RANSOM B. FULLER.

Secretary, FREEMAN NICKERSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	6,799,364.49

INCOME

Net premium income.....	\$ 3,443,617.63
Total investment income.....	242,392.02
Miscellaneous income	113,712.50
Total income	\$ 3,799,722.15

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,011,660.66
Paid stockholders for interest or dividends.....	240,000.00
Other disbursements	1,453,111.37
Total disbursements	\$ 3,704,772.03

ASSETS

Total admitted assets.....	\$ 6,465,723.17
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 3,127,994.41
Capital, \$1,000,000.00; surplus, \$2,337,728.76.....	3,337,728.76
Total liabilities	\$ 6,465,723.17

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$393,386,514.00	\$ 4,504,197.69

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 291,684.00
Less \$70,153.00 risks canceled, and \$7,297.00 reinsurance in companies authorized in Colorado.....	77,450.00
Net risks written.....	\$ 214,234.00
Gross premiums on risks written.....	\$ 5,120.32
Less \$1,469.59 return premiums, and \$155.32 premiums for reinsurance in companies authorized in Colorado.....	1,624.91
Net premiums received.....	\$ 3,495.41
Losses paid (deducting salvage).....	\$ 3,535.82
Less losses on risks reinsured in companies authorized in Colorado..	112.21
Net losses paid.....	\$ 3,423.61
Losses incurred	\$ 3,560.82
Less losses on risks reinsured in companies authorized in Colorado..	112.21
Net losses incurred.....	\$ 3,448.61

BRITISH AMERICA ASSURANCE COMPANY, OF TORONTO, DOMINION OF CANADA

18, 20, 22 Front Street, East Toronto, Dominion of Canada.

Vice-President and General Manager, W. B. MEIKLE.,
Secretary, E. F. GARROW.

CAPITAL STOCK

Amount of capital paid up in cash (deposit capital).....	\$ 215,000.00
Ledger assets (per balance) December 31 of previous year.....	1,958,651.08

INCOME

Net premium income.....	\$ 1,042,324.54
Total investment income.....	64,313.79
Miscellaneous income	78,139.26
Total income	\$ 1,184,777.59

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 760,085.14
Paid stockholders for interest or dividends.....	.....
Other disbursements	496,611.49
Total disbursements	\$ 1,256,696.63

ASSETS

Total admitted assets.....	\$ 1,843,585.14
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 1,120,152.44
Deposit capital, \$215,000.00; surplus, \$508,432.70.....	723,432.70
Total liabilities	\$ 1,843,585.14

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$190,121,738.00	\$ 1,916,509.61

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,428,964.00
Less \$359,718.00 risks canceled, and \$494,284.00 reinsurance in companies authorized in Colorado.....	854,002.00
Net risks written.....	\$ 1,574,962.00
Gross premiums on risks written.....	\$ 37,156.99
Less \$4,155.07 return premiums, and \$8,327.63 premiums for reinsurance in companies authorized in Colorado.....	12,482.70
Net premiums received.....	\$ 24,674.29
Losses paid (deducting salvage).....	\$ 14,650.62
Less losses on risks reinsured in companies authorized in Colorado.....	3,393.47
Net losses paid.....	\$ 11,257.15
Losses incurred	\$ 12,718.62
Less losses on risks reinsured in companies authorized in Colorado.....	3,380.47
Net losses incurred.....	\$ 9,338.15

“BULGARIA” FIRST BULGARIAN INSURANCE COMPANY, OF RUSTCHUK, BULGARIA

United States Office, 80 Maiden Lane, New York.

United States Managers, SNOW & THIEME.

CAPITAL STOCK

Amount of capital deposited with Connecticut.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,328,097.79

INCOME

Net premium income.....	\$ 1,174,941.76
Total investment income.....	53,108.24
Miscellaneous income	188,000.00
Total income	\$ 1,416,050.00

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 909,075.95
Paid stockholders for interest or dividends.....	
Other disbursements	391,041.23
Total disbursements	\$ 1,300,117.18

ASSETS

Total admitted assets.....	\$ 1,470,607.63
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 943,699.36
Capital, \$200,000.00; surplus, \$326,908.27.....	526,908.27
Total liabilities	\$ 1,470,607.63

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$127,803,907.00	\$ 1,371,958.65

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 358,163.00
Less \$82,239.00 risks canceled, and \$...... reinsurance in companies authorized in Colorado.....	82,239.00
Net risks written.....	\$ 275,924.00
Gross premiums on risks written.....	\$ 5,592.35
Less \$815.30 return premiums, and \$...... premiums for reinsurance in companies authorized in Colorado.....	815.30
Net premiums received.....	\$ 4,777.05
Losses paid (deducting salvage).....	\$ 4,664.43
Less losses on risks reinsured in companies authorized in Colorado.....	
Net losses paid.....	\$ 4,664.43
Losses incurred	\$ 4,328.43
Less losses on risks reinsured in companies authorized in Colorado.....	
Net losses incurred.....	\$ 4,328.43

CALEDONIAN-AMERICAN INSURANCE COMPANY, OF NEW YORK, N. Y.

50 Pine Street, New York.

President, CHAS. H. POST.

Secretary, MILWARD PRAIN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		266,649.89

INCOME

Net premium income.....	\$	15,984.82
Total investment income.....		9,979.00
Miscellaneous income		90.43
Total income	\$	26,054.25

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	11,021.54
Paid stockholders for interest or dividends.....		8,000.00
Other disbursements		6,131.37
Total disbursements	\$	25,152.91

ASSETS

Total admitted assets.....	\$	261,175.77
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	17,671.28
Capital, \$200,000.00; surplus, \$43,504.49.....		243,504.49
Total liabilities	\$	261,175.77

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 3,050,191.00	\$ 27,688.43

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	567,657.00
Less \$78,600.00 risks canceled, and \$489,057.00 reinsurance in companies authorized in Colorado.....		567,657.00
Net risks written.....		
Gross premiums on risks written.....	\$	5,714.60
Less \$615.45 return premiums, and \$5,099.15 premiums for reinsurance in companies authorized in Colorado.....		5,714.60
Net premiums received.....		
Losses paid (deducting salvage).....	\$	2,296.57
Less losses on risks reinsured in companies authorized in Colorado.....		2,296.57
Net losses paid.....		
Losses incurred	\$	2,236.83
Less losses on risks reinsured in companies authorized in Colorado.....		2,236.83
Net losses incurred.....		

CALEDONIAN INSURANCE COMPANY, OF SCOTLAND

United States Manager, CHAS. H. POST.

United States Office, 50 and 52 Pine Street, New York, N. Y.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	2,265,353.30

INCOME

Net premium income.....	\$ 1,423,398.64
Total investment income.....	92,938.07
Miscellaneous income	25,820.57
Total income	\$ 1,542,157.28

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 873,165.05
Paid stockholders for interest or dividends.....	.....
Other disbursements	631,331.51
Total disbursements	\$ 1,504,496.56

ASSETS

Total admitted assets.....	\$ 2,284,041.17
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 1,683,801.57
Capital, \$.....; surplus, \$600,239.60.....	600,239.60
Total liabilities	\$ 2,284,041.17

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$275,395,530.00	\$ 2,833,593.12

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 4,017,656.00
Less \$789,375.00 risks canceled, and \$690,115.00 reinsurance in companies authorized in Colorado.....	1,479,490.00
Net risks written.....	\$ 2,538,166.00
Gross premium on risks written.....	\$ 57,404.27
Less \$10,205.29 return premiums, and \$11,179.60 premiums for reinsurance in companies authorized in Colorado.....	21,384.89
Net premiums received.....	\$ 36,019.38
Losses paid (deducting salvage).....	\$ 21,169.05
Less losses on risks reinsured in companies authorized in Colorado..	4,215.85
Net losses paid.....	\$ 19,953.20
Losses incurred	\$ 27,424.54
Less losses on risks reinsured in companies authorized in Colorado..	4,107.47
Net losses incurred.....	\$ 23,317.07

CALIFORNIA INSURANCE COMPANY, OF SAN FRANCISCO, CAL.

550 Sacramento Street, San Francisco, Cal.

President, E. T. NIEBLING.

Secretary, GEO. W. BROOKS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,260,372.99

INCOME

Net premium income	\$ 421,282.59
Total investment income	60,128.12
Miscellaneous income	79.22
Total income	\$ 481,489.93

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 182,182.29
Paid stockholders for interest or dividends.....	
Other disbursements	399,798.69
Total disbursements	\$ 581,980.98

ASSETS

Total admitted assets.....	\$ 1,024,513.06
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 444,914.96
Capital, 400,000.00; surplus, \$179,598.10.....	579,598.10
Total liabilities	\$ 1,024,513.06

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 51,388,139.00	\$ 727,346.46

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,712,911.00
Less \$239,033.00 risks canceled, and \$469,454.00 reinsurance in companies authorized in Colorado.....	708,487.00
Net risks written.....	\$ 1,004,424.00
Gross premiums on risks written.....	24,011.30
Less \$2,488.49 return premiums, and \$6,673.49 premiums for reinsurance in companies authorized in Colorado.....	9,161.98
Net premiums received.....	\$ 14,849.32
Losses paid (deducting salvage).....	\$ 5,517.25
Less losses on risks reinsured in companies authorized in Colorado..	869.88
Net losses paid.....	\$ 4,647.37
Losses incurred	\$ 5,713.23
Less losses on risks reinsured in companies authorized in Colorado..	855.60
Net losses incurred.....	\$ 4,857.63

CAMDEN FIRE INSURANCE ASSOCIATION, OF CAMDEN, N. J.

434 Federal Street, Camden, N. J.

President, EDMUND E. READ, JR.

Secretary, JOSEPH K. SHARP.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 700,000.00
Ledger assets (per balance) December 31 of previous year.....	3,207,826.98

INCOME

Net premium income.....	\$ 1,653,420.88
Total investment income.....	138,998.53
Miscellaneous income	215,012.00
Total income	\$ 2,007,431.41

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,053,757.65
Paid stockholders for interest or dividends.....	79,183.28
Other disbursements	775,790.60
Total disbursements	\$ 1,908,731.53

ASSETS

Total admitted assets.....	\$ 3,287,920.88
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,776,270.45
Capital, \$700,000.00; surplus, \$811,650.43.....	1,511,650.43
Total liabilities	\$ 3,287,920.88

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$281,728,887.00	\$ 2,926,871.22

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 631,559.00
Less \$142,650.00 risks canceled, and \$62,336.00 reinsurance in companies authorized in Colorado.....	204,986.00
Net risks written.....	\$ 426,573.00
Gross premiums on risks written.....	\$ 7,335.22
Less \$145,178.00 return premiums, and \$776.40 premiums for reinsurance in companies authorized in Colorado.....	2,228.18
Net premiums received.....	\$ 5,107.04
Losses paid (deducting salvage).....	\$ 1,787.66
Less losses on risks reinsured in companies authorized in Colorado..	17.40
Net losses paid.....	\$ 1,770.26
Losses incurred	\$ 1,787.66
Less losses on risks reinsured in companies authorized in Colorado..	17.40
Net losses incurred.....	\$ 1,770.26

CENTURY INSURANCE COMPANY, OF EDINBURGH, SCOTLAND

United States Office, 100 William Street, New York, N. Y.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	730,965.91

INCOME

Net premium income.....	\$ 313,644.76
Total investment income.....	28,225.65
Miscellaneous income	32,100.00
Total income	\$ 373,970.41

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 227,379.38
Paid stockholders for interest or dividends.....	.....
Other disbursements	174,068.27
Total disbursements	\$ 703,488.67

ASSETS

Total admitted assets.....	\$ 681,068.94
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 231,477.79
Capital, \$.....; surplus, \$149,591.20.....	449,591.20
Total liabilities	\$ 681,068.99

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 38,761,927.00	\$ 373,228.02

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 193,805.00
Less \$89,587.00 risks canceled, and \$7,100.00 reinsurance in companies authorized in Colorado.....	96,687.00
Net risks written.....	\$ 97,118.00
Gross premiums on risks written.....	\$ 2,291.85
Less \$794.33 return premiums, and \$59.10 premiums for reinsurance in companies authorized in Colorado.....	853.43
Net premiums received.....	\$ 1,438.42
Losses paid (deducting salvage).....	\$ 164.39
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses paid.....	\$ 164.39
Losses incurred	\$ 164.39
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses incurred.....	\$ 164.39

CITIZENS INSURANCE COMPANY, OF MISSOURI

Pierce Building, St. Louis, Mo.

President, CHAS. E. CHASE.

Secretary, P. O. CROCKER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	847,699.90

INCOME

Net premium income.....	\$ 355,343.10
Total investment income.....	20,041.44
Miscellaneous income	
Total income	\$ 335,301.66

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 4,310.75
Paid stockholders for interest or dividends.....	18,000.00
Other disbursements	137,551.59
Total disbursements	\$ 115,240.84

ASSETS

Total admitted assets.....	\$ 691,680.30
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 37,727.89
Capital, \$200,000.00; surplus, \$363,952.41.....	563,952.41
Total liabilities	\$ 601,680.30

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 5,702,075.00	\$ 46,182.39

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 604,115.00
Less \$83,555.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	83,555.00
Net risks written.....	\$ 520,560.00
Gross premiums on risks written.....	\$ 10,003.83
Less \$87.83 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	837.83
Net premiums received.....	\$ 9,166.00
Losses paid (deducting salvage).....	\$ 3,129.27
Less losses on risks reinsured in companies authorized in Colorado.....	
Net losses paid.....	\$ 3,129.27
Losses incurred	\$ 1,530.12
Less losses on risks reinsured in companies authorized in Colorado.....	
Net losses incurred.....	\$ 1,530.12

CITY OF NEW YORK INSURANCE COMPANY, OF NEW YORK, N. Y.

Maiden Lane and William Street.

President, Major A. WHITE. Secretary and Treasurer, J. CARROLL FRENCH.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	583,200.00
Ledger assets (per balance) December 31 of previous year.....		1,680,806.08

INCOME

Net premium income.....	\$	480,267.09
Total investment income.....		63,771.59
Miscellaneous income		4,206.35
Total income	\$	548,245.03

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	328,555.68
Paid stockholders for interest or dividends.....		56,080.00
Other disbursements		250,270.35
Total disbursements	\$	634,906.03

ASSETS

Total admitted assets.....	\$	1,459,469.22
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	642,581.78
Capital, \$583,200.00; surplus, \$233,687.44.....		816,887.44
Total liabilities	\$	1,459,469.22

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$120,415,548.00	\$ 1,104,585.85

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	133,643.00
Less \$429,012.00 risks canceled, and —\$76,730.00 reinsurance in companies authorized in Colorado.....		352,282.00
Net risks written.....	\$	—218,639.00
Gross premiums on risks written.....	\$	1,828.30
Less \$3,152.11 return premiums, and —\$167.56 premiums for reinsurance in companies authorized in Colorado.....		2,684.55
Net premiums received	\$	—856.25
Losses paid (deducting salvage).....	\$	1,218.70
Less losses on risks reinsured in companies authorized in Colorado..		185.53
Net losses paid.....	\$	1,033.15
Losses incurred	\$	1,218.70
Less losses on risks reinsured in companies authorized in Colorado..		138.12
Net losses incurred.....	\$	1,080.58

COLOGNE RE-INSURANCE COMPANY, OF COLOGNE, GERMANY

United States Office, 1 Liberty Street, New York City, N. Y.

United States Manager, EDWIN M. CRAGIN.

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,472,238.06

INCOME

Net premium income.....	\$ 1,180,826.92
Total investment income.....	55,285.00
Miscellaneous income	127,091.66
Total income	\$ 1,363,203.58

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 813,146.56
Paid stockholders for interest or dividends.....	
Other disbursements	548,974.68
Total disbursements	\$ 1,362,121.24

ASSETS

Total admitted assets.....	\$ 1,417,063.51
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,132,083.92
Deposit capital, \$200,000.00; surplus, \$84,979.59.....	284,979.59
Total liabilities	\$ 1,417,063.51

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$173,855,345.00	\$ 1,729,465.51

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,357,899.00
Less \$548,260.00 risks canceled, and \$243,692.00 reinsurance in companies authorized in Colorado.....	791,952.00
Net risks written.....	\$ 565,947.00
Gross premiums on risks written.....	\$ 17,407.95
Less \$4,827.77 return premiums, and \$3,774.77 premiums for reinsurance in companies authorized in Colorado.....	8,602.54
Net premiums received.....	\$ 8,805.41
Losses paid (deducting salvage).....	\$ 1,085.06
Less losses on risks reinsured in companies authorized in Colorado..	325.52
Net losses paid.....	\$ 759.54
Losses incurred	\$ 1,079.06
Less losses on risks reinsured in companies authorized in Colorado..	323.72
Net losses incurred.....	\$ 755.34

COMMERCIAL UNION ASSURANCE CO., LIMITED, OF LONDON, ENGLAND

United States Office, 55 John Street, New York City, N. Y.

United States Manager, A. H. WRAY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	7,569,162.71

INCOME

Net premium income.....	\$ 6,759,321.46
Total investment income.....	301,133.56
Miscellaneous income	702,040.77
Total income	\$ 7,762,495.79

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,961,110.40
Paid stockholders for interest or dividends.....	.....
Other disbursements	3,139,348.63
Total disbursements	\$ 6,100,459.03

ASSETS

Total admitted assets.....	\$ 9,204,052.75
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 7,020,603.79
Capital, \$.....; surplus, \$2,183,448.96.....	2,183,448.96
Total liabilities	\$ 9,204,052.75

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,189,636,979.00	\$ 11,890,101.97

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 27,432,079.00
Less \$697,138.00 risks canceled, and \$996,944.00 reinsurance in companies authorized in Colorado.....	1,694,082.00
Net risks written.....	\$ 25,737,997.00
Gross premiums on risks written.....	\$ 83,608.34
Less \$8,611.18 return premiums, and \$10,744.91 premiums for reinsurance in companies authorized in Colorado.....	19,355.19
Net premiums received.....	\$ 64,253.15
Losses paid (deducting salvage).....	\$ 13,479.41
Less losses on risks reinsured in companies authorized in Colorado..	2,663.88
Net losses paid.....	\$ 10,815.53
Losses incurred	\$ 19,977.78
Less losses on risks reinsured in companies authorized in Colorado..	2,566.05
Net losses incurred.....	\$ 17,411.73

COMMERCIAL UNION FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

55 John Street, New York City.

President A. H. WRAY.

Secretary, C. J. HOLMAN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,126,908.95

INCOME

Net premium income.....	\$ 593,099.82
Total investment income.....	41,092.99
Miscellaneous income	
Total income	\$ 634,192.81

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 284,927.46
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements	229,879.34
Total disbursements	\$ 534,806.80

ASSETS

Total admitted assets.....	\$ 1,204,235.51
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 600,715.92
Capital, \$200,000.00; surplus, \$403,519.62.....	603,519.62
Total liabilities	\$ 1,204,235.51

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$103,415,976.00	\$ 1,014,523.62

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,024,215.00
Less \$128,600.00 risks canceled, and \$219,712.00 reinsurance in companies authorized in Colorado.....	348,312.00
Net risks written.....	\$ 675,903.00
Gross premiums on risks written.....	12,112.70
Less \$1,442.16 return premiums, and \$2,724.28 premiums for reinsurance in companies authorized in Colorado.....	4,166.44
Net premiums received.....	\$ 7,946.26
Losses paid (deducting salvage).....	\$ 1,013.37
Less losses on risks reinsured in companies authorized in Colorado.....	122.06
Net losses paid.....	\$ 921.31
Losses incurred	\$ 1,258.37
Less losses on risks reinsured in companies authorized in Colorado.....	122.06
Net losses incurred	\$ 1,136.31

THE COMMONWEALTH INSURANCE COMPANY, OF NEW YORK, N. Y.

76 William Street, New York City.

President, E. G. RICHARDS.

Secretary, ROBERT NEWBOULT

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	500,000.00
Ledger assets (per balance) December 31 of previous year.....		2,757,640.64

INCOME

Net premium income	\$	900,787.84
Total investment income.....		110,633.85
Miscellaneous income		1,744.44
Total income	\$	1,013,166.13

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	513,886.43
Paid stockholders for interest or dividends.....		50,000.00
Other disbursements		332,966.94
Total disbursements	\$	896,853.37

ASSETS

Total admitted assets.....	\$	2,751,499.19
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$	933,911.09
Capital, \$500,000.00; surplus, \$1,317,588.10.....		1,817,588.10
Total liabilities	\$	2,751,499.19

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1911.....	\$198,956,100.00	\$ 1,557,382.21

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	919,925.00
Less \$120,370.00 risks canceled, and \$189,725.00 reinsurance in companies authorized in Colorado.....		310,095.00
Net risks written.....	\$	609,830.00
Gross premiums on risks written.....	\$	11,382.90
Less \$1,390.10 return premiums, and \$2,543.17 premiums for reinsurance in companies authorized in Colorado.....		2,933.27
Net premiums received.....	\$	7,449.63
Losses paid (deducting salvage).....	\$	1,681.23
Less losses on risks reinsured in companies authorized in Colorado.....		35.91
Net losses paid.....	\$	1,645.32
Losses incurred	\$	1,747.23
Less losses on risks reinsured in companies authorized in Colorado.....		49.91
Net losses incurred.....	\$	1,697.32

THE CONCORDIA FIRE INSURANCE COMPANY, OF MILWAUKEE, WIS.

President, GUSTAV WOLLAEGER, JR.
Secretary and Treasurer, FRANK DAMKOEHLER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 600,000.00
Ledger assets (per balance) December 31 of previous year.....	2,339,036.10

INCOME

Net premium income.....	\$ 1,149,904.97
Total investment income.....	92,849.30
Miscellaneous income	73,871.50
Total income	\$ 1,316,625.77

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 626,986.37
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements	573,615.27
Total disbursements	\$ 1,260,601.64

ASSETS

Total admitted assets.....	\$ 2,415,965.14
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 1,424,673.08
Capital, \$600,000.00; surplus, \$391,292.06.....	991,292.06
Total liabilities	\$ 2,415,965.14

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$221,933,985.00	\$ 2,248,984.69

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,262,647.00
Less \$204,638.00 risks canceled, and \$314,536.00 reinsurance in companies authorized in Colorado.....	519,174.00
Net risks written	\$ 743,473.00
Gross premiums on risks written.....	\$ 18,468.82
Less \$2,334.47 return premiums, and \$1,513.98 premiums for reinsurance in companies authorized in Colorado.....	6,848.45
Net premiums received	\$ 11,620.37
Losses paid (deducting salvage).....	\$ 5,003.48
Less losses on risks reinsured in companies authorized in Colorado..	17.10
Net losses paid	\$ 4,986.38
Losses incurred	\$ 7,034.17
Less losses on risks reinsured in companies authorized in Colorado..	1,546.07
Net losses incurred.....	\$ 5,488.10

THE CONNECTICUT FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

Hartford, Conn.

President, EDWARD MILLIGAN.

Secretary, JOHN A. COSMUS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	7,173,384.67

INCOME

Net premium income.....	\$ 3,537,417.80
Total investment income.....	223,521.62
Miscellaneous income	226.19
Total income	\$ 3,761,165.61

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,048,529.02
Paid stockholders for interest or dividends.....	160,000.00
Other disbursements	1,585,425.86
Total disbursements	\$ 3,793,954.88

ASSETS

Total admitted assets.....	\$ 6,740,712.12
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 4,510,006.04
Capital, \$1,000,000.00; surplus, \$1,230,706.08.....	2,230,706.08
Total liabilities	\$ 6,740,712.12

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$781,346,991.00	\$ 7,937,990.94

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,558,601.00
Less \$358,855.00 risks canceled, and \$275,080.00 reinsurance in companies authorized in Colorado.....	633,935.00
Net risks written.....	\$ 1,624,666.00
Gross premiums on risks written.....	\$ 32,801.23
Less \$1,559.10 return premiums, and \$1,557.88 premiums for reinsurance in companies authorized in Colorado.....	9,116.98
Net premiums received.....	\$ 23,684.25
Losses paid (deducting salvage).....	\$ 12,182.21
Less losses on risks reinsured in companies authorized in Colorado..	703.80
Net losses paid.....	\$ 11,478.41
Losses incurred	\$ 14,693.73
Less losses on risks reinsured in companies authorized in Colorado..	961.45
Net losses incurred.....	\$ 13,732.28

THE CONTINENTAL INSURANCE COMPANY, OF NEW YORK, N. Y.

80 Maiden Lane, New York City, N. Y.

President, HENRY EVANS.

Secretaries, C. R. TUTTLE, JAMES W. SWINNERTON, F. R. MILLARD and
ERNEST STURM.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	27,502,974.04

INCOME

Net premium income.....	\$ 8,347,375.40
Total investment income.....	1,196,126.79
Miscellaneous income	347,828.58
Total income	\$ 9,891,330.77

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 4,425,777.65
Paid stockholders for interest or dividends.....	1,000,044.38
Other disbursements	4,463,205.81
Total disbursements	\$ 9,892,027.84

ASSETS

Total admitted assets.	\$ 27,588,192.23
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 11,162,722.21
Capital, \$2,000,000.00; surplus, \$14,425,470.02.....	16,425,470.02
Total liabilities	\$ 27,588,192.23

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,836,408,125.00	\$ 18,482,929.32

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 10,996,672.00
Less \$1,254,673.00 risks canceled, and \$1,070,529.00 reinsurance in companies authorized in Colorado.....	2,325,202.00
Net risks written.....	\$ 8,671,470.00
Gross premiums on risks written.....	\$ 133,651.43
Less \$12,189.89 return premiums, and \$14,890.16 premiums for reinsurance in companies authorized in Colorado.....	27,080.35
Net premiums received.....	\$ 106,571.08
Losses paid (deducting salvage).....	\$ 53,356.77
Less losses on risks reinsured in companies authorized in Colorado..	3,695.95
Net losses paid	\$ 49,660.82
Losses incurred	\$ 75,815.99
Less losses on risks reinsured in companies authorized in Colorado..	5,265.95
Net losses incurred	\$ 50,550.04

COUNTY FIRE INSURANCE COMPANY, OF PHILADELPHIA, PA.

110 South Fourth Street, Philadelphia, Pa.

President, CHAS. R. PECK.

Secretary, E. A. LAW.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,132,089.70

INCOME

Net premium income.....	\$ 89,251.28
Total investment income.....	43,697.69
Miscellaneous income.....	43,043.61
Total income	\$ 175,992.58

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 148,750.45
Paid stockholders for interest or dividends.....	216,000.00
Other disbursements	117,051.51
Total disbursements	\$ 481,801.96

ASSETS

Total admitted assets.....	\$ 850,151.40
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 388,699.10
Capital, \$400,000.00; surplus, \$61,452.30.....	461,452.30
Total liabilities	\$ 850,151.40

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 36,058,952.00	\$ 357,540.00

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,218,308.00
Less \$238,465.00 risks canceled, and \$178,676.00 reinsurance in companies authorized in Colorado.....	417,141.00
Net risks written.....	\$ 801,167.00
Gross premiums on risks written.....	\$ 15,124.47
Less \$3,921.85 return premiums, and \$2,821.29 premiums for reinsurance in companies authorized in Colorado.....	6,743.14
Net premiums received.....	\$ 8,381.33
Losses paid (deducting salvage).....	\$ 7,338.83
Less losses on risks reinsured in companies authorized in Colorado..	1,774.41
Net losses paid.....	\$ 5,564.42
Losses incurred	\$ 6,628.66
Less losses on risks reinsured in companies authorized in Colorado..	1,769.81
Net losses incurred.....	\$ 4,858.85

DETROIT FIRE & MARINE INSURANCE COMPANY, OF DETROIT, MICH.

95 Shelby Street, Detroit, Mich.

President, E. H. BUTLER.

Secretary, A. H. McDONELL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	2,274,318.97

INCOME

Net premium income	\$ 723,457.42
Total investment income	103,074.98
Miscellaneous income	12.04
Total income	\$ 826,544.44

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 457,294.96
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements	315,256.76
Total disbursements	\$ 832,551.72

ASSETS

Total admitted assets	\$ 2,274,403.75
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 740,666.57
Capital, \$500,000.00; surplus, \$1,033,737.18.....	1,533,737.18
Total liabilities	\$ 2,274,403.75

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$119,561,436.00	\$ 1,275,607.99

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,039,396.00
Less \$289,099.00 risks canceled, and \$132,030.00 reinsurance in companies authorized in Colorado.....	421,129.00
Net risks written	\$ 618,267.00
Gross premiums on risks written	\$ 15,727.59
Less \$3,873.68 return premiums, and \$2,218.07 premiums for reinsurance in companies authorized in Colorado.....	6,091.75
Net premiums received	\$ 9,635.81
Losses paid (deducting salvage).....	\$ 2,196.36
Less losses on risks reinsured in companies authorized in Colorado..	224.46
Net losses paid	\$ 1,971.90
Losses incurred	\$ 2,417.36
Less losses on risks reinsured in companies authorized in Colorado..	299.46
Net losses incurred	\$ 2,117.90

DUBUQUE FIRE AND MARINE INSURANCE COMPANY, OF DUBUQUE, IOWA

Bank and Insurance Building, Dubuque, Iowa.

President, JOHN ELLWANGER.

Secretary, N. J. SCHRUP.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,554,698.11

INCOME

Net premium income	\$ 810,942.99
Total investment income	83,661.07
Miscellaneous income	
Total income	\$ 894,604.06

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 437,872.96
Paid stockholders for interest or dividends.....	40,000.00
Other disbursements	352,175.94
Total disbursements	\$ 830,048.90

ASSETS

Total admitted assets	\$ 1,648,409.74
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,034,371.55
Capital, \$200,000.00; surplus, \$414,038.19.....	614,038.19
Total liabilities	\$ 1,648,409.74

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$168,121,282.00	\$ 1,849,402.82

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,160,984.00
Less \$169,459.00 risks canceled, and \$134,008.00 reinsurance in companies authorized in Colorado.....	303,467.00
Net risks written.....	\$ 857,517.00
Gross premiums on risks written.....	\$ 17,601.92
Less \$2,158.05 return premiums, and \$2,150.59 premiums for reinsurance in companies authorized in Colorado.....	4,308.64
Net premiums received	\$ 13,293.28
Losses paid (deducting salvage)	\$ 6,879.97
Less losses on risks reinsured in companies authorized in Colorado..	1,109.55
Net losses paid	\$ 5,770.42
Losses incurred	\$ 8,706.72
Less losses on risks reinsured in companies authorized in Colorado..	1,829.52
Net losses incurred	\$ 6,877.20

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, OF PROVIDENCE, R. I.

1 Custom House Street, Providence, R. I.

President, FRED W. ARNOLD.

Secretary, SAMUEL G. HOWE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	938,089.40

INCOME

Net premium income.....	\$ 335,801.13
Total investment income	43,142.24
Miscellaneous income	28,112.08
Total income	\$ 407,055.45

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 189,353.00
Paid stockholders for interest or dividends.....	24,000.00
Other disbursements	210,927.49
Total disbursements	\$ 424,280.49

ASSETS

Total admitted assets	\$ 888,576.41
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 284,202.59
Capital, \$400,000.00; surplus, \$204,373.82.....	604,373.82
Total liabilities	\$ 888,576.41

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 47,196,362.00	\$ 484,265.02

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,148,811.00
Less \$372,316.00 risks canceled, and \$1,645,363.00 reinsurance in companies authorized in Colorado.....	2,017,679.00
Net risks written	\$ 131,132.00
Gross premiums on risks written.....	\$ 27,294.15
Less \$3,358.39 return premiums, and \$22,002.25 premiums for reinsurance in companies authorized in Colorado.....	25,360.64
Net premiums received	\$ 1,933.51
Losses paid (deducting salvage).....	\$ 6,967.23
Less losses on risks reinsured in companies authorized in Colorado..	3,833.13
Net losses paid	\$ 3,134.10
Losses incurred	\$ 12,092.20
Less losses on risks reinsured in companies authorized in Colorado..	8,770.11
Net losses incurred	\$ 3,322.09

FEDERAL INSURANCE COMPANY, OF NEW JERSEY

5 and 7 South William Street, New York.

President, PERCY CHUBB.

Secretary, MAX GRUNDER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	3,462,916.48

INCOME

Net premium income	\$ 1,621,297.65
Total investment income	128,031.46
Miscellaneous income	3,283.65
Total income	\$ 1,752,612.76

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 734,244.65
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	667,810.43
Total disbursements	\$ 1,522,055.08

ASSETS

Total admitted assets	\$ 3,505,239.69
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,300,385.24
Capital, \$1,000,000.00; surplus, \$1,204,854.45.....	2,204,854.45
Total liabilities	\$ 3,505,239.69

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 96,462,791.00	\$ 1,053,363.99

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 7,354,150.00
Less \$16,655.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....	16,655.00
Net risks written	\$ 7,337,495.00
Gross premiums on risks written.....	2,901.71
Less \$361.72 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	361.72
Net premiums received	\$ 2,539.99
Losses paid (deducting salvage).....	268.36
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses paid.....	\$ 268.36
Losses incurred	268.36
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses incurred.....	\$ 268.36

FIDELITY-PHENIX FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

80 Maiden Lane, New York, N. Y.

President, HENRY EVANS.

Secretaries, C. R. STREET, JAMES H. SWINNERTON, F. R. MILLARD
and ERNEST STURM.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,500,000.00
Ledger assets (per balance) December 31 of previous year.....	11,934,360.83

INCOME

Net premium income	\$ 6,553,442.71
Total investment income	804,063.91
Miscellaneous income	2,983.62
Total income	\$ 7,360,489.70

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,313,610.80
Paid stockholders for interest or dividends.....	250,000.00
Other disbursements	3,331,855.85
Total disbursements	\$ 6,895,466.65

ASSETS

Total admitted assets	\$ 15,278,993.56
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 8,749,000.72
Capital, \$2,500,000.00; surplus, \$1,029,392.81.....	6,529,392.81
Total liabilities	\$ 15,278,993.56

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,357,993,020.00	\$ 11,265,277.46

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 6,121,253.00
Less \$920,973.00 risks canceled, and \$836,813.00 reinsurance in companies authorized in Colorado.....	1,757,786.00
Net risks written	\$ 4,366,467.00
Gross premiums on risks written.....	\$ 105,354.98
Less \$15,282.32 return premiums, and \$14,575.59 premiums for reinsurance in companies authorized in Colorado.....	29,857.91
Net premiums received	\$ 75,497.07
Losses paid (deducting salvage).....	\$ 26,216.23
Less losses on risks reinsured in companies authorized in Colorado.....	5,176.11
Net losses paid	\$ 21,040.12
Losses incurred	\$ 44,412.00
Less losses on risks reinsured in companies authorized in Colorado.....	10,351.11
Net losses incurred	\$ 34,060.89

FIRE ASSOCIATION OF PHILADELPHIA, OF PHILADELPHIA, PA.

Northwest Corner Fourth and Walnut, Philadelphia, Pa.

President, E. C. IRVIN.

Secretary, M. G. GARRIGUES.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	9,245,592.76

INCOME

Net premium income	\$ 4,307,131.75
Total investment income	407,327.34
Miscellaneous income	31,841.14
Total income	\$ 4,746,300.23

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,583,480.02
Paid stockholders for interest or dividends.....	300,000.00
Other disbursements	1,832,415.89
Total disbursements	\$ 4,715,895.91

ASSETS

Total admitted assets	\$ 9,106,476.74
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 6,103,704.65
Capital, \$750,000.00; surplus, \$2,252,772.09.....	3,002,772.09
Total liabilities	\$ 9,106,476.74

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$842,467,638.00	\$ 9,366,096.19

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 3,894,992.00
Less \$846,624.00 risks canceled, and \$545,887.00 reinsurance in companies authorized in Colorado.....	1,372,211.00
Net risks written	\$ 2,522,781.00
Gross premiums on risks written.....	59,508.96
Less \$8,859.57 return premiums, and \$8,249.57 premiums for reinsurance in companies authorized in Colorado.....	17,109.14
Net premiums received	\$ 42,399.82
Losses paid (deducting salvage).....	10,219.90
Less losses on risks reinsured in companies authorized in Colorado.....	1,090.58
Net losses paid	\$ 9,129.41
Losses incurred	11,028.38
Less losses on risks reinsured in companies authorized in Colorado.....	1,029.60
Net losses incurred	\$ 9,998.78

THE
STATE TEACHERS
COLLEGE OF COLORADO
Greeley, Colo.

FIRE REASSURANCE COMPANY, OF PARIS, FRANCE

United States Office, Hartford, Conn.

Resident Manager, B. N. CARVALHO.

CAPITAL STOCK

Amount of statutory deposit.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,451,815.00

INCOME

Net premium income.....	\$ 1,613,294.86
Total investment income.....	57,795.93
Miscellaneous income	17,500.00
Total income	\$ 1,688,590.79

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,019,552.99
Paid stockholders for interest or dividends.....	
Other disbursements	487,224.18
Total disbursements	\$ 1,506,777.17

ASSETS

Total admitted assets.....	\$ 1,635,715.87
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LIABILITIES

Total amount of liabilities, except statutory deposit and surplus	\$ 1,227,518.06
Statutory deposit, \$200,000.00; surplus, \$208,197.81.....	408,197.81
Total liabilities	\$ 1,635,715.87

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$165,844,315.00	\$ 1,811,227.82

COLORADO BUSINESS DURING THE YEAR

Gross risks reinsured.....	\$ 998,883.00
Less \$265,735.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....	265,735.00
Net risks reinsured.....	\$ 733,148.00
Gross premiums on risks reinsured.....	\$ 13,908.94
Less \$2,914.48 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	2,914.48
Net reinsurance premiums received.....	\$ 10,994.46
Losses paid (deducting salvage).....	\$ 3,241.12
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid.....	\$ 3,241.12
Losses incurred	\$ 3,576.12
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred.....	\$ 3,576.12

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CAL.

California and Sansome Streets, San Francisco, Cal.

President, BERNARD FAYMONVILLE.

Secretary, LOUIS WEINMANN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,500,000.00
Ledger assets (per balance) December 31 of previous year.....	10,057,232.54

INCOME

Net premium income.....	\$ 6,627,130.52
Total investment income.....	392,272.63
Miscellaneous income	1,358.25
Total income	\$ 7,020,761.40

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,736,225.32
Paid stockholders for interest or dividends.....	240,000.00
Other disbursements	2,497,082.29
Total disbursements	\$ 6,473,307.61

ASSETS

Total admitted assets.....	\$ 10,175,434.49
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 6,440,375.98
Capital, \$1,500,000.00; surplus, \$2,275,058.51.....	3,775,058.51
Total liabilities	\$ 10,175,434.49

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$780,689,641.00	\$ 10,105,830.49

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 8,244,312.00
Less \$1,156,792.00 risks canceled, and \$599,370.00 reinsurance in companies authorized in Colorado.....	1,756,162.00
Net risks written.....	\$ 6,488,150.00
Gross premiums on risks written.....	\$ 114,050.12
Less \$14,056.01 return premiums, and \$10,940.82 premiums for reinsurance in companies authorized in Colorado.....	24,996.83
Net premiums received.....	\$ 89,053.29
Losses paid (deducting salvage).....	\$ 26,566.22
Less losses on risks reinsured in companies authorized in Colorado..	2,027.72
Net losses paid.....	\$ 24,538.50
Losses incurred	\$ 29,649.91
Less losses on risks reinsured in companies authorized in Colorado..	2,027.72
Net losses incurred.....	\$ 27,622.19

FIREMEN'S INSURANCE COMPANY, OF NEWARK, N. J.

Newark, N. J.

President, DANIEL H. DUNHAM.

Secretary, A. H. HASSINGER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	6,094,740.31

INCOME

Net premium income.....	\$ 2,738,573.24
Total investment income.....	361,803.40
Miscellaneous income	325,854.31
Total income	\$ 3,426,230.95

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,704,830.64
Paid stockholders for interest or dividends.....	240,000.00
Other disbursements	1,488,859.72
Total disbursements	\$ 3,433,690.36

ASSETS

Total admitted assets.....	\$ 6,880,631.37
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,372,937.59
Capital, \$1,000,000.00; surplus, \$2,507,693.78.....	3,507,693.78
Total liabilities	\$ 6,880,631.37

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$571,041,019.00	\$ 5,701,307.84

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,295,750.00
Less \$540,187.00 risks canceled, and \$717,687.00 reinsurance in companies authorized in Colorado.....	1,257,874.00
Net risks written.....	\$ 2,037,876.00
Gross premiums on risks written.....	\$ 46,209.66
Less \$5,060.80 return premiums, and \$10,687.48 premiums for reinsurance in companies authorized in Colorado.....	16,748.28
Net premiums received.....	\$ 29,461.38
Losses paid (deducting salvage).....	\$ 15,347.92
Less losses on risks reinsured in companies authorized in Colorado..	4,851.45
Net losses paid.....	\$ 10,496.47
Losses incurred	\$ 18,835.49
Less losses on risks reinsured in companies authorized in Colorado..	6,800.64
Net losses incurred.....	\$ 12,034.85

FIRST NATIONAL FIRE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, OF WASHINGTON, D. C.

Southern Building, Fifteenth and H Streets, Washington, D. C.

President, ROBERT J. WYNNE.

Secretary, JOHN E. SMITH.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	899,535.70
Ledger assets (per balance) December 31 of previous year.....		1,637,789.68
Increase in paid-up capital during 1914.....		85,320.00

INCOME

Net premium income	\$	367,906.02
Total investment income		124,058.20
Miscellaneous income		209,160.72
Total income	\$	701,124.94

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	219,329.71
Paid stockholders for interest or dividends.....		
Other disbursements		607,256.48
Total disbursements	\$	826,586.19

ASSETS

Total admitted assets	\$	1,604,601.50
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	310,684.49
Capital, \$899,535.70; surplus, \$394,381.31.....		1,293,917.01
Total liabilities	\$	1,604,601.50

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 33,623,149.00	\$ 443,797.28

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	3,200.00
Less \$..... risks canceled, and \$..... reinsurance in companies authorized in Colorado.....		
Net risks written	\$	3,200.00
Gross premiums on risks written.....	\$	42.60
Less \$..... return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....		
Net premiums received	\$	42.60
Losses paid (deducting salvage).....		
Less losses on risks reinsured in companies authorized in Colorado.....		
Net losses paid		
Losses incurred		
Less losses on risks reinsured in companies authorized in Colorado.....		
Net losses incurred		

THE FIRST REINSURANCE COMPANY OF HARTFORD, OF HARTFORD, CONN.

18 Asylum Street, Hartford, Conn.

President, CARL SCHREINER.

Secretary, HERBERT H. STRYKER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	1,559,348.86

INCOME

Net reinsurance premium income.....	\$ 1,279,026.67
Total investment income	67,380.67
Miscellaneous income	
Total income	\$ 1,346,407.24

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 662,493.94
Paid stockholders for interest or dividends.....	
Other disbursements	405,361.24
Total disbursements	\$ 1,067,855.18

ASSETS

Total admitted assets	\$ 1,800,008.73
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LIABILITIES

Total amount of liabilities, except capital and surplus \$	742,419.34
Capital, \$500,000.00; surplus, \$557,589.39.....	1,057,589.39
Total liabilities	\$ 1,800,008.73

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 88,696,020.00	\$ 1,042,142.95

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 875,907.00
Less \$308,854.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....	308,854.00
Net risks written	\$ 567,053.00
Gross reinsurance premiums on risks written.....	\$ 9,228.20
Less \$2,305.10 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	2,305.10
Net reinsurance premiums received.....	\$ 6,923.10
Losses paid (deducting salvage).....	\$ 2,592.46
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses paid	\$ 2,592.46
Losses incurred	\$ 2,562.46
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses incurred	\$ 2,562.46

FIRST RUSSIAN INSURANCE COMPANY, OF ST. PETERSBURG, RUSSIA

United States Office, 15 William Street, New York.

United States Manager, PAUL E. RASON.

CAPITAL STOCK

Amount of capital deposit paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,396,050.30

INCOME

Net premium income	\$ 1,139,067.88
Total investment income	54,839.55
Miscellaneous income	
Total income	\$ 1,193,907.43

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 708,378.67
Paid stockholders for interest or dividends.....	
Other disbursements	367,579.81
Total disbursements	\$ 1,075,958.48

ASSETS

Total admitted assets	\$ 1,518,296.82
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 1,021,320.07
Capital, \$200,000.00; surplus, \$296,976.75.....	496,976.75
Total liabilities	\$ 1,518,296.82

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1911.....	\$168,598,103.00	\$ 1,686,462.01

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 479,632.00
Less \$79,938.00 risks canceled, and \$. reinsurance in companies authorized in Colorado	79,938.00
Net risks written	\$ 399,694.00
Gross premiums on risks written.....	7,458.68
Less \$2,323.58 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	2,323.58
Net premiums received	\$ 5,135.10
Losses paid (deducting salvage).....	1,352.03
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses paid	\$ 1,352.03
Losses incurred	1,181.03
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses incurred	\$ 1,181.03

THE FRANKLIN FIRE INSURANCE COMPANY, OF PHILADELPHIA, PA.

421 Walnut Street, Philadelphia, Pa.

President, F. E. PARKHURST.

Secretary, EDGAR P. LUCE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	3,320,786.51

INCOME

Net premium income.....	\$ 1,383,774.06
Total investment income.....	123,910.29
Miscellaneous income	8,469.65
Total income	\$ 1,516,153.99

DISBURSEMENTS .

Net amount paid policy-holders for losses.....	\$ 885,797.29
Paid stockholders for interest or dividends.....	6,000.50
Other disbursements	620,296.38
Total disbursements	\$ 1,566,095.17

ASSETS

Total admitted assets.....	\$ 3,213,282.29
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,225,517.83
Capital, \$500,000.00; surplus, \$487,764.46.....	987,764.46
Total liabilities	\$ 3,213,282.29

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force, December 31, 1914.....	\$291,703,588.00	\$ 3,280,937.39

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,926,760.99
Less \$282,180.00 risks canceled, and \$339,170.00 reinsurance in companies authorized in Colorado.....	621,350.00
Net risks written.....	\$ 1,305,410.99
Gross premiums on risks written.....	\$ 27,718.70
Less \$2,831.24 return premiums, and \$4,841.12 premiums for reinsurance in companies authorized in Colorado.....	7,672.46
Net premiums received.....	\$ 20,046.24
Losses paid (deducting salvage).....	\$ 10,953.43
Less losses on risks reinsured in companies authorized in Colorado..	2,387.60
Net losses paid.....	\$ 8,565.83
Losses incurred	\$ 11,434.08
Less losses on risks reinsured in companies authorized in Colorado..	2,381.75
Net losses incurred.....	\$ 9,052.33

FRANKONA RE-INSURANCE COMPANY, OF FRANKFORT- ON-THE-MAIN, GERMANY

United States Office, 123 William Street, New York, N. Y.

United States Manager-Attorney, C. H. FRANKLIN.

CAPITAL STOCK

Amount of capital paid up in cash (statutory deposit).....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	590,357.09

INCOME

Net premium income.....	\$ 782,188.45
Total investment income.....	26,364.37
Miscellaneous income	
Total income	\$ 808,552.82

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 301,478.27
Paid stockholders for interest or dividends.....	
Other disbursements	237,607.33
Total disbursements	\$ 539,085.60

ASSETS

Total admitted assets.....	\$ 859,824.31
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 570,057.41
Capital, \$200,000.00; surplus, \$93,466.24.....	293,466.24
Total liabilities	\$ 863,523.65

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 73,488,566.00	\$ 861,729.82

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 523,598.00
Less \$137,520.00 risks canceled, and \$..... reinsurance in com- panies authorized in Colorado.....	137,520.00
Net risks written.....	\$ 386,078.00
Gross premiums on risks written.....	\$ 7,535.66
Less \$1,605.29 return premiums, and \$..... premiums for rein- surance in companies authorized in Colorado.....	1,605.29
Net premiums received	\$ 5,930.37
Losses paid (deducting salvage).....	\$ 477.36
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid.....	\$ 477.36
Losses incurred	\$ 1,736.86
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred.....	\$ 1,736.86

GENERAL FIRE ASSURANCE COMPANY, OF PARIS, FRANCE

United States Office, 123 William Street, New York, N. Y.

United States Managers, FRED. S. JAMES & CO.

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$	316,000.00
Ledger assets (per balance) December 31 of previous year.....		854,667.99

INCOME

Net premium income.....	\$	448,412.57
Total investment income.....		28,314.65
Miscellaneous income		
Total income	\$	476,727.22

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	309,646.15
Paid stockholders for interest or dividends.....		
Other disbursements		188,528.24
Total disbursements	\$	498,174.39

ASSETS

Total admitted assets.....	\$	838,613.67
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	447,686.48
Capital, \$.....; surplus, \$390,927.19.....		390,927.19
Total liabilities	\$	838,613.67

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 77,413,972.00	\$ 704,103.74

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	346,620.00
Less \$16,600.00 risks canceled, and \$4,690.00 reinsurance in companies authorized in Colorado.....		21,290.00
Net risks written.....	\$	325,330.00
Gross premiums on risks written.....	\$	3,178.85
Less \$237.70 return premiums, and \$150.66 premiums for reinsurance in companies authorized in Colorado.....		388.36
Net premiums received.....	\$	2,790.49
Losses paid (deducting salvage).....	\$	2,617.31
Less losses on risks reinsured in companies authorized in Colorado..		80.28
Net losses paid.....	\$	2,537.03
Losses incurred	\$	2,628.31
Less losses on risks reinsured in companies authorized in Colorado..		80.28
Net losses incurred.....	\$	2,548.03

GERMAN ALLIANCE INSURANCE COMPANY, OF NEW YORK, N. Y.

No.1 Liberty Street, New York, N. Y.

President, WILLIAM N. KREMER.

Secretary, EDWIN M. CRAGIN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	400,000.00
Ledger assets (per balance) December 31 of previous year.....	\$	1,967,786.80

INCOME

Net premium income.....	\$	617,906.87
Total investment income.....	\$	89,325.47
Miscellaneous income		72.58
Total income	\$	707,304.92

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	397,832.92
Paid stockholders for interest or dividends.....		60,000.00
Other disbursements		197,403.59
Total disbursements	\$	655,239.51

ASSETS

Total admitted assets.....	\$	1,832,250.45
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	630,795.58
Capital, \$400,000.00; surplus, \$801,454.87.....		1,201,454.87
Total liabilities	\$	1,832,250.45

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 94,621,984.00	\$ 938,137.69

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,659,545.00
Less \$482,246.00 risks canceled, and \$1,896,683.00 reinsurance in companies authorized in Colorado.....		2,378,929.00
Net risks written.....	\$	280,616.00
Gross premiums on risks written.....	\$	34,705.57
Less \$4,677.33 return premiums, and \$25,487.97 premiums for reinsurance in companies authorized in Colorado.....		30,165.30
Net premiums received.....	\$	4,540.27
Losses paid (deducting salvage).....	\$	9,772.03
Less losses on risks reinsured in companies authorized in Colorado...		8,970.36
Net losses paid.....	\$	801.67
Losses incurred	\$	8,602.03
Less losses on risks reinsured in companies authorized in Colorado..		7,807.36
Net losses incurred.....	\$	794.67

GERMAN-AMERICAN INSURANCE COMPANY, OF NEW YORK, N. Y.

No. 1 Liberty Street, New York City, N. Y.

President, WILLIAM N. KREMER.

Secretary, EDWIN M. CRAGIN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	22,998,168.36

INCOME

Net premium income.....	\$ 8,675,173.25
Total investment income.....	1,092,666.11
Miscellaneous income	33,777.45
Total income	\$ 9,801,616.81

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 5,240,533.61
Paid stockholders for interest or dividends.....	600,000.00
Other disbursements	3,556,847.07
Total disbursements	\$ 9,397,380.68

ASSETS

Total admitted assets.....	\$ 21,469,536.18
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 10,456,710.28
Capital, \$2,000,000.00; surplus, \$9,012,825.90.....	11,012,825.90
Total liabilities	\$ 21,469,536.18

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,871,877,563.00	\$ 18,004,510.79

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 12,278,682.00
Less \$2,055,156.00 risks canceled, and \$3,344,234.00 reinsurance in companies authorized in Colorado.....	5,399,390.00
Net risks written.....	\$ 6,879,292.00
Gross premiums on risks written.....	\$ 137,283.38
Less \$19,465.97 return premiums, and \$26,838.99 premiums for reinsurance in companies authorized in Colorado.....	46,304.96
Net premiums received.....	\$ 90,978.42
Losses paid (deducting salvage).....	\$ 52,876.06
Less losses on risks reinsured in companies authorized in Colorado..	6,362.43
Net losses paid.....	\$ 46,513.63
Losses incurred	\$ 53,889.06
Less losses on risks reinsured in companies authorized in Colorado..	9,127.43
Net losses incurred.....	\$ 44,771.63

THE GERMAN FIRE INSURANCE COMPANY, OF PEORIA, ILL.

113-115 North Jefferson Street, Peoria, Ill.

President, BERNARD CREMER.

Secretary, CHARLES CREMER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		1,091,837.95

INCOME

Net premium income.....	\$	872,175.93
Total investment income.....		47,335.06
Miscellaneous income		
Total income	\$	919,510.99

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	628,351.79
Paid stockholders for interest or dividends.....		40,000.00
Other disbursements		365,355.27
Total disbursements	\$	1,033,707.06

ASSETS

Total admitted assets.....	\$	1,062,555.99
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	805,466.33
Capital, \$200,000.00; surplus, \$57,089.66.....		257,089.66
Total liabilities	\$	1,062,555.99

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$111,447,891.00	\$ 1,296,371.49

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	661,518.00
Less \$244,482.00 risks canceled, and \$43,777.00 reinsurance in companies authorized in Colorado.....		288,259.60
Net risks written.....	\$	373,259.00
Gross premiums on risks written.....	\$	10,544.32
Less \$2,623.37 return premiums, and \$1,145.97 premiums for reinsurance in companies authorized in Colorado.....		3,769.34
Net premiums received.....	\$	6,774.98
Losses paid (deducting salvage).....	\$	7,719.84
Less losses on risks reinsured in companies authorized in Colorado..		2,034.83
Net losses paid.....	\$	5,685.01
Losses incurred	\$	7,719.84
Less losses on risks reinsured in companies authorized in Colorado..		2,034.83
Net losses incurred.....	\$	5,685.01

GERMAN FIRE INSURANCE COMPANY, OF PITTSBURG, PA.

216-218 Fourth Avenue, Pittsburg, Pa.

President, A. E. SUCCOP.

Secretary and Treasurer, A. H. ECKERT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets (per balance) December 31 of previous year.....		1,111,826.82

INCOME

Net premium income.....	\$	529,486.02
Total investment income.....		56,078.96
Miscellaneous income		148.67
Total income	\$	585,713.65

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	289,583.12
Paid stockholders for interest or dividends.....		36,000.00
Other disbursements		259,883.68
Total disbursements	\$	585,466.80

ASSETS

Total admitted assets.....	\$	1,127,463.98
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	651,710.21
Capital, \$300,000.00; surplus, \$175,753.77.....		475,753.77
Total liabilities	\$	1,127,463.98

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$120,337,011.00	\$ 1,142,761.14

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	1,822,244.00
Less \$290,444.00 risks canceled, and \$1,188.82 reinsurance in companies authorized in Colorado.....		409,326.00
Net risks written.....	\$	1,412,918.00
Gross premiums on risks written.....	\$	24,270.22
Less \$3,910.36 return premiums, and \$2,012.65 premiums for reinsurance in companies authorized in Colorado.....		5,923.01
Net premiums received.....	\$	18,347.21
Losses paid (deducting salvage).....	\$	2,617.77
Less losses on risks reinsured in companies authorized in Colorado..		204.45
Net losses paid.....	\$	2,413.32
Losses incurred	\$	2,878.07
Less losses on risks reinsured in companies authorized in Colorado..		204.45
Net losses incurred.....	\$	2,673.62

GERMAN FIRE INSURANCE COMPANY, OF WHEELING, W. VA.

1219 Chapline Street, Wheeling, W. Va.

President, WM. F. STIFEL.

Secretary, F. RIESTER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		664,622.12

INCOME

Net premium income.....	\$	246,278.52
Total investment income.....		19,273.42
Miscellaneous income		21,367.91
Total income	\$	286,919.85

DISBURSEMENTS

Net amount paid policy-holders for losses	\$	202,529.37
Paid stockholders for interest or dividends.....		16,000.00
Other disbursements		129,831.67
Total disbursements	\$	348,361.04

ASSETS

Total admitted assets.....	\$	620,024.11
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LIABILITIES

Total amount of liabilities, except capital and surplus. \$	298,871.46
Capital, \$200,000.00; surplus, \$121,152.65.....	321,152.65
Total liabilities	\$ 620,024.11

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 43,138,661.00	\$ 458,366.77

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	649,155.18
Less \$117,978.66 risks canceled, and \$74,445.50 reinsurinee in companies authorized in Colorado.....		192,424.16
Net risks written.....	\$	456,731.32
Gross premiums on risks written.....	\$	8,135.87
Less \$1,140.28 return premiums, and \$1,018.53 premiums for reinsur- ance in companies authorized in Colorado.....		2,158.81
Net premiums received.....	\$	5,977.06
Losses paid (deducting salvage).....	\$	1,388.58
Less losses on risks reinsured in companies authorized in Colorado..		27.52
Net losses paid.....	\$	1,361.06
Losses incurred	\$	1,367.55
Less losses on risks reinsured in companies authorized in Colorado..		27.52
Net losses incurred.....	\$	1,340.03

GERMANIA FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

62 William Street.

President, GEO. B. EDWARDS.
Vice-President and Secretary, GUSTAV KEHR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	7,811,050.54

INCOME

Net premium income.....	\$ 2,999,437.84
Total investment income.....	282,936.03
Miscellaneous income	48,531.25
Total income	\$ 3,330,905.12

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,515,231.74
Paid stockholders for interest or dividends.....	200,000.00
Other disbursements	1,417,050.18
Total disbursements	\$ 3,132,281.92

ASSETS

Total admitted assets.....	\$ 7,283,463.72
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,798,512.21
Capital, \$1,000,000.00; surplus, \$2,484,951.51.....	3,484,951.51
Total liabilities	\$ 7,283,463.72

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$724,963,665.00	\$ 6,740,187.75

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,146,383.00
Less \$192,773.00 risks canceled, and \$219,449.00 reinsurance in companies authorized in Colorado.....	412,222.00
Net risks written.....	\$ 1,734,161.00
Gross premiums on risks written.....	\$ 31,330.11
Less \$2,556.29 return premiums, and \$4,015.77 premiums for reinsurance in companies authorized in Colorado.....	6,572.06
Net premiums received.....	\$ 24,758.05
Losses paid (deducting salvage).....	\$ 6,443.35
Less losses on risks reinsured in companies authorized in Colorado..	1,488.40
Net losses paid.....	\$ 4,954.95
Losses incurred	\$ 7,032.59
Less losses on risks reinsured in companies authorized in Colorado..	1,488.40
Net losses incurred.....	\$ 5,544.19

THE GIRARD FIRE AND MARINE INSURANCE COMPANY, OF PHILADELPHIA, PA.

Chestnut and Seventh Streets, Philadelphia, Pa.

President, HENRY M. GRATZ.

Secretary and Treasurer, EDWARD J. THOMASON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	2,557,637.85

INCOME

Net premium income.....	\$ 839,910.23
Total investment income.....	111,340.64
Miscellaneous income	20,293.29
Total income	\$ 971,544.16

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 404,515.41
Paid stockholders for interest or dividends.....	100,000.00
Other disbursements	435,637.04
Total disbursements	\$ 940,152.45

ASSETS

Total admitted assets.....	\$ 2,498,230.93
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,636,360.63
Capital, \$500,000.00; surplus, \$361,870.30.....	861,870.30
Total liabilities	\$ 2,498,230.93

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$216,941,724.00	\$ 1,896,129.57

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,139,263.00
Less \$285,175.00 risks canceled, and \$363,277.00 reinsurance in companies authorized in Colorado.....	648,452.00
Net risks written.....	\$ 1,490,811.00
Gross premiums on risks written.....	\$ 29,213.62
Less \$2,938.49 return premiums, and \$6,366.12 premiums for reinsurance in companies authorized in Colorado.....	9,304.61
Net premiums received.....	\$ 19,909.01
Losses paid (deducting salvage).....	\$ 6,324.15
Less losses on risks reinsured in companies authorized in Colorado..	3,797.63
Net losses paid.....	\$ 2,526.52
Losses incurred	\$ 6,413.15
Less losses on risks reinsured in companies authorized in Colorado..	2,072.63
Net losses incurred.....	\$ 4,340.52

GLENS FALLS INSURANCE COMPANY, OF GLENS FALLS, N. Y.

Glens Falls, N. Y.

President, R. A. LITTLE.

Secretary, H. N. DICKINSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	5,477,541.94

INCOME

Net premium income.....	\$ 2,416,127.80
Total investment income.....	283,105.30
Miscellaneous income	33,267.35
Total income	\$ 2,732,500.45

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,451,716.92
Paid stockholders for interest or dividends.....	110,000.00
Other disbursements	1,132,520.95
Total disbursements	\$ 2,694,237.87

ASSETS

Total admitted assets.....	\$ 5,560,888.81
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,932,626.52
Capital, \$500,000.00; surplus, \$2,128,262.29.....	2,628,262.29
Total liabilities	\$ 5,560,888.81

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$517,165,391.00	\$ 4,931,246.41

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,350,365.00
Less \$183,624.00 risks canceled, and \$61,050.00 reinsurance in companies authorized in Colorado.....	244,674.00
Net risks written.....	\$ 1,105,691.00
Gross premiums on risks written.....	\$ 15,627.62
Less \$1,482.59 return premiums, and \$980.62 premiums for reinsurance in companies authorized in Colorado.....	2,463.21
Net premiums received.....	\$ 13,164.41
Losses paid (deducting salvage).....	\$ 5,710.35
Less losses on risks reinsured in companies authorized in Colorado..	954.42
Net losses paid.....	\$ 4,755.93
Losses incurred	\$ 4,598.90
Less losses on risks reinsured in companies authorized in Colorado..	980.42
Net losses incurred.....	\$ 3,618.48

GLOBE & RUTGERS FIRE INSURANCE COMPANY, OF NEW YORK CITY, N. Y.

111 William Street, New York, N. Y.

President, E. C. JAMESON.

Secretary, W. H. PAULISON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	8,416,411.43

INCOME

Net premium income.....	\$ 4,537,732.39
Total investment income.....	493,747.88
Miscellaneous income	6.30
 Total income	 \$ 5,031,486.57

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,694,457.14
Paid stockholders for interest or dividends.....	160,000.00
Other disbursements	1,213,180.47
 Total disbursements	 \$ 4,067,637.61

ASSETS

Total admitted assets.....	\$ 8,954,915.18
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 4,946,376.80
Capital, \$400,000.00; surplus, \$3,608,438.38.....	4,008,538.38
 Total liabilities	 \$ 8,954,915.18

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$594,102,801.00	\$ 6,765,983.17

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,424,199.00
Less \$330,655.00 risks canceled, and \$128,684.00 reinsurance in com- panies authorized in Colorado.....	459,339.00
 Net risks written.....	 \$ 964,860.00
 Gross premiums on risks written.....	 \$ 21,875.72
Less \$3,749.16 return premiums, and \$1,734.61 premiums for reinsur- ance in companies authorized in Colorado.....	5,483.77
 Net premiums received.....	 \$ 16,391.95
 Losses paid (deducting salvage).....	 \$ 3,334.23
Less losses on risks reinsured in companies authorized in Colorado..	.....
 Net losses paid.....	 \$ 3,334.23
 Losses incurred	 \$ 3,291.35
Less losses on risks reinsured in companies authorized in Colorado..	.....
 Net losses incurred.....	 \$ 3,291.35

GRANITE STATE FIRE INSURANCE COMPANY, OF PORTSMOUTH, N. H.

46 and 50 Congress Street, Portsmouth, N. H.

President, CALVIN PAGE.

Secretary, ALFRED F. HOWARD.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,277,603.60

INCOME

Net premium income.....	\$ 643,543.58
Total investment income.....	47,618.68
Miscellaneous income	31,477.50
Total income	\$ 722,639.76

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 432,823.07
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements	285,109.20
Total disbursements	\$ 737,932.27

ASSETS

Total admitted assets.....	\$ 1,202,753.60
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 690,674.15
Capital, \$200,000.00; surplus, \$312,079.45.....	512,079.45
Total liabilities	\$ 1,202,753.60

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 99,716,892.00	\$ 1,193,845.34

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 815,778.00
Less \$149,478.00 risks canceled, and \$110,150.00 reinsurance in companies authorized in Colorado.....	259,628.00
Net risks written.....	\$ 556,150.00
Gross premiums on risks written.....	10,667.16
Less \$1,357.04 return premiums, and \$1,688.25 premiums for reinsurance in companies authorized in Colorado.....	3,045.29
Net premiums received.....	\$ 7,621.87
Losses paid (deducting salvage).....	\$ 3,875.95
Less losses on risks reinsured in companies authorized in Colorado..	280.31
Net losses paid.....	\$ 3,595.64
Losses incurred	\$ 3,683.70
Less losses on risks reinsured in companies authorized in Colorado..	280.31
Net losses incurred.....	\$ 3,403.39

HAMBURG ASSURANCE COMPANY, OF HAMBURG, GERMANY

United States Office, No. 80 Maiden Lane, New York, N. Y.

United States Managers, MUTZENBECHER & BALLARD (Inc.).

CAPITAL STOCK

Amount of capital deposited.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	500,000.00

INCOME

Net premium income.....	\$ 5,823,581.11
Total investment income.....	56,742.43
Miscellaneous income	340,604.55
Total income	\$ 6,220,928.09

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,512,819.80
Paid stockholders for interest or dividends.....	.....
Other disbursements	1,071,770.06
Total disbursements	\$ 2,584,589.86

ASSETS

Total admitted assets.....	\$ 4,184,085.90
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,596,941.88
Capital deposited, \$200,000.00; surplus, \$387,144.02.....	587,144.02
Total liabilities	\$ 4,184,085.90

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$535,352,728.00	\$ 5,842,525.54

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 5,046,333.00
Less \$1,173,281.00 risks canceled, and \$340,876.00 reinsurance in companies authorized in Colorado.....	1,514,157.09
Net risks written.....	\$ 3,532,176.00
Gross premiums on risks written.....	\$ 58,292.28
Less \$11,905.49 return premiums, and \$5,345.54 premiums for reinsurance in companies authorized in Colorado.....	17,251.03
Net premiums received.....	\$ 41,041.25
Losses paid (deducting salvage).....	\$ 8,845.90
Less losses on risks reinsured in companies authorized in Colorado..	345.33
Net losses paid.....	\$ 8,500.57
Losses incurred	\$ 15,451.66
Less losses on risks reinsured in companies authorized in Colorado..	813.83
Net losses incurred.....	\$ 14,637.83

HAMBURG-BREMEN FIRE INSURANCE COMPANY, OF HAMBURG, GERMANY

United States Office, No. 123 William Street, New York, N. Y.

Manager United States Branch, H. N. KELSEY.

CAPITAL STOCK

Amount of United States deposit capital.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,948,608.74

INCOME

Net premium income.....	\$ 1,084,285.99
Total investment income.....	69,977.50
Miscellaneous income	68,907.64
Total income	\$ 1,223,171.13

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 697,489.11
Paid stockholders for interest or dividends.....	.....
Other disbursements	643,425.34
Total disbursements	\$ 1,340,914.45

ASSETS

Total admitted assets.....	\$ 1,876,636.90
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,316,389.75
U. S. deposit capital, \$200,000.00; surplus, \$360,247.15....	560,247.15
Total liabilities	\$ 1,876,636.90

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$204,376,990.00	\$ 2,207,342.33

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,327,228.00
Less \$251,437.00 risks canceled, and \$589,474.00 reinsurance in companies authorized in Colorado.....	840,911.00
Net risks written.....	\$ 486,317.00
Gross premiums on risks written.....	\$ 20,542.19
Less \$2,819.86 return premiums, and \$9,756.38 premiums for reinsurance in companies authorized in Colorado.....	12,576.24
Net premiums received.....	\$ 7,965.95
Losses paid (deducting salvage).....	\$ 6,702.98
Less losses on risks reinsured in companies authorized in Colorado..	3,786.28
Net losses paid.....	\$ 2,916.70
Losses incurred	\$ 11,542.98
Less losses on risks reinsured in companies authorized in Colorado..	6,226.28
Net losses incurred.....	\$ 5,316.70

THE HANOVER FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

34 Pine Street, New York.

President, R. EMORY WARFIELD.

Secretary, JOSEPH McCORD.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,715,624.99

INCOME

Net premium income	\$ 2,279,286.22
Total investment income	198,401.02
Miscellaneous income	1,451.43
Total income	\$ 2,479,138.67

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,359,432.94
Paid stockholders for interest or dividends.....	125,000.00
Other disbursements	1,157,263.05
Total disbursements	\$ 2,641,695.99

ASSETS

Total admitted assets	\$ 4,585,075.59
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,878,759.56
Capital, \$1,000,000.00; surplus, \$706,316.03.....	1,706,316.03
Total liabilities	\$ 4,585,075.59

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$497,853,464.00	\$ 5,035,881.61

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,790,847.00
Less \$374,758.00 risks canceled, and \$403,702.00 reinsurance in companies authorized in Colorado.....	778,460.00
Net risks written	\$ 2,012,387.00
Gross premiums on risks written	\$ 40,465.39
Less \$4,580.20 return premiums, and \$5,642.62 premiums for reinsurance in companies authorized in Colorado	10,222.82
Net premiums received	\$ 30,242.57
Losses paid (deducting salvage)	\$ 13,774.39
Less losses on risks reinsured in companies authorized in Colorado..	2,436.63
Net losses paid	\$ 11,337.76
Losses incurred	\$ 14,769.58
Less losses on risks reinsured in companies authorized in Colorado..	2,702.21
Net losses incurred	\$ 12,067.37

HARTFORD FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

125 Trumbull Street, Hartford, Conn.

President, R. M. BISSELL.

Secretary, S. E. LOCKE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	27,268,554.94

INCOME

Net premium income	\$ 16,203,400.25
Total investment income	1,029,815.90
Miscellaneous income	46,371.14
Total income	\$ 17,279,587.29

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 9,166,373.91
Paid stockholders for interest or dividends.....	800,000.00
Other disbursements	6,683,725.41
Total disbursements	\$ 16,650,099.32

ASSETS

Total admitted assets	\$ 26,954,099.46
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 17,910,996.34
Capital, \$2,000,000.00; surplus, \$7,043,103.12.....	9,043,103.12
Total liabilities	\$ 26,954,099.46

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914, fire.....	\$ 28,179,936.38	
Net amount in force December 31, 1914, marine.....	29,124,859.56	655,986.10

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 15,358,738.00
Less \$1,655,184.00 risks canceled, and \$4,498,262.00 reinsurance in companies authorized in Colorado.....	6,153,446.00
Net risks written.....	\$ 9,205,292.00
Gross premiums on risks written.....	\$ 167,274.40
Less \$19,867.04 return premiums, and \$24,963.43 premiums for reinsurance in companies authorized in Colorado.....	44,830.47
Net premiums received	\$ 122,443.93
Losses paid (deducting salvage)	\$ 63,836.90
Less losses on risks reinsured in companies authorized in Colorado..	3,482.61
Net losses paid	\$ 60,354.29
Losses incurred	\$ 60,897.93
Less losses on risks reinsured in companies authorized in Colorado..	3,517.56
Net losses incurred	\$ 57,380.37

HOME FIRE INSURANCE COMPANY OF UTAH, OF SALT LAKE CITY, UTAH

18-26 South Main Street, Salt Lake City, Utah.

President, HEBER J. GRANT.

Secretary, HORACE G. WHITNEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets (per balance) December 31 of previous year.....		1,019,210.72

INCOME

Net premium income	\$	109,655.92
Total investment income		64,132.98
Miscellaneous income		17,490.50
Total income	\$	191,279.40

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	42,693.78
Paid stockholders for interest or dividends.....		42,000.00
Other disbursements		87,223.29
Total disbursements	\$	171,917.07

ASSETS

Total admitted assets	\$	1,051,488.55
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	113,484.53
Capital, \$300,000.00; surplus, \$638,004.02.....		938,004.02
Total liabilities	\$	1,051,488.55

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 16,574,671.00	\$ 203,575.69

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	542,660.00
Less \$29,850.00 risks canceled, and \$117,693.00 reinsurance in companies authorized in Colorado.....		147,543.00
Net risks written	\$	395,117.00
Gross premiums on risks written	\$	7,445.72
Less \$463.66 return premiums, and \$2,214.49 premiums for reinsurance in companies authorized in Colorado.....		2,677.55
Net premiums received	\$	4,768.17
Losses paid (deducting salvage)	\$	820.24
Less losses on risks reinsured in companies authorized in Colorado..		27.75
Net losses paid ..	\$	792.49
Losses incurred	\$	995.04
Less losses on risks reinsured in companies authorized in Colorado..		27.75
Net losses incurred	\$	967.29

THE HOME INSURANCE COMPANY, OF NEW YORK, N. Y.

56 Cedar Street, New York, N. Y.

President, ELBRIDGE G. SNOW.

Secretaries, AREUNAH M. BURTIS and CHARLES L. TYNER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 6,000,000.00
Ledger assets (per balance) December 31 of previous year.....	35,143,927.67

INCOME

Net premium income	\$ 15,259,556.58
Total investment income	1,519,315.65
Miscellaneous income	510,408.30
Total income	\$ 17,289,280.53

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 8,280,049.20
Paid stockholders for interest or dividends.....	1,200,000.00
Other disbursements	5,868,589.11
Total disbursements	\$ 15,348,638.31

ASSETS

Total admitted assets	\$ 35,313,539.27
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 18,610,065.11
Capital, \$6,000,000.00; surplus, \$10,703,474.16.....	16,703,474.16
Total liabilities	\$ 35,313,539.27

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$2,803,540,985.00	\$ 27,420,330.00

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 11,700,471.09
Less \$1,166,939.00 risks canceled, and \$1,709,537.00 reinsurance in companies authorized in Colorado.....	2,876,496.00
Net risks written	\$ 8,823,975.00
Gross premiums on risks written.....	\$ 133,495.94
Less \$12,289.99 return premiums, and \$18,193.09 premiums for reinsurance in companies authorized in Colorado.....	30,483.08
Net premiums received	\$ 103,012.86
Losses paid (deducting salvage).....	\$ 45,480.06
Less losses on risks reinsured in companies authorized in Colorado.....	5,431.53
Net losses paid	\$ 40,048.53
Losses incurred	\$ 46,813.12
Less losses on risks reinsured in companies authorized in Colorado.....	4,224.62
Net losses incurred	\$ 42,588.50

THE HUMBOLDT FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

1310-2 Beaver Avenue, Pittsburgh, Pa.

President, A. H. TRIMBLE.

Secretary, EDWARD HEER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00
Ledger assets (per balance) December 31 of previous year.....	1,451,214.81

INCOME

Net premium income	\$ 763,914.42
Total investment income	74,892.89
Miscellaneous income	2,360.30
Total income	\$ 841,167.61

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 504,868.13
Paid stockholders for interest or dividends.....	36,000.00
Other disbursements	356,055.78
Total disbursements	\$ 896,923.91

ASSETS

Total admitted assets	\$ 1,400,163.44
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 919,702.73
Capital, \$300,000.00; surplus, \$180,460.71.....	480,460.71
Total liabilities	\$ 1,400,163.44

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$173,940,526.00	\$ 1,607,471.57

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 568,568.00
Less \$89,786.00 risks canceled, and \$134,291.00 reinsurance in companies authorized in Colorado	224,077.00
Net risks written	\$ 344,491.00
Gross premiums on risks written.....	\$ 7,216.20
Less \$84.58 return premiums, and \$1,890.93 premiums for reinsurance in companies authorized in Colorado.....	2,735.51
Net premiums received	\$ 4,480.69
Losses paid (deducting salvage)	\$ 966.30
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses paid	\$ 966.30
Losses incurred	\$ 1,206.51
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses incurred	\$ 1,206.51

IMPERIAL ASSURANCE COMPANY, OF NEW YORK, N. Y.

100 William Street, New York, N. Y.

President, PERCIVAL BERESFORD.

Secretary, HOWARD TERHUNE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		753,035.69

INCOME

Net premium income	\$	331,721.84
Total investment income		27,346.29
Miscellaneous income		16,084.45
Total income	\$	375,152.58

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	162,994.10
Paid stockholders for interest or dividends.....		20,000.00
Other disbursements		137,699.19
Total disbursements	\$	320,693.29

ASSETS

Total admitted assets	\$	\$14,781.34
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LIABILITIES

Total amount of liabilities, except capital.....	\$	339,981.56
Capital, \$200,000.00; surplus, \$274,799.78.....		474,799.78
Total liabilities	\$	\$14,781.34

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 71,469,549.00	\$ 571,786.04

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	438,600.00
Less \$94,700.00 risks canceled, and \$58,550.00 reinsurance in companies authorized in Colorado.....		153,250.00
Net risks written	\$	285,350.00
Gross premiums on risks written.....	\$	4,640.75
Less \$548.51 return premiums, and \$732.63 premiums for reinsurance in companies authorized in Colorado.....		1,281.14
Net premiums received	\$	3,359.61
Losses paid (deducting salvage)	\$	384.42
Less losses on risks reinsured in companies authorized in Colorado.....		251.62
Net losses paid	\$	132.80
Losses incurred	\$	384.42
Less losses on risks reinsured in companies authorized in Colorado.....		251.62
Net losses incurred	\$	132.80

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

United States Office, 3 South William Street, New York City, N. Y.

Attorneys, HIGGINS & COX.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 519,059.90

INCOME

Net premium income.....	\$	371,722.93
Total investment income.....		16,541.14
Miscellaneous income		682.94
		\$ 388,947.01

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	185,033.80
Paid stockholders for interest or dividends.....		
Other disbursements		157,716.65
		\$ 342,750.45

ASSETS

Total admitted assets	\$	529,891.58
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	172,914.35
Deposit at Albany, \$200,000.00; surplus, \$156,977.23.....		356,977.23
		\$ 529,891.58

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 9,571,688.00	\$ 194,384.92

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	535,973.00
Less \$72,595.00 risks canceled, and \$201,307.00 reinsurance in companies authorized in Colorado.....		273,902.00
		\$ 262,071.00
Gross premiums on risks written.....	\$	9,022.90
Less \$3,861.63 return premiums, and \$2,014.68 premiums for reinsurance in companies authorized in Colorado.....		5,876.31
		\$ 3,146.59
Losses paid (deducting salvage)	\$	2,649.53
Less losses on risks reinsured in companies authorized in Colorado..		974.84
		\$ 1,674.69
Losses incurred	\$	2,300.44
Less losses on risks reinsured in companies authorized in Colorado..		716.87
		\$ 1,583.57

INSURANCE COMPANY OF NORTH AMERICA, OF PHILADELPHIA, PA.

232 Walnut Street, Philadelphia, Pa.

President, EUGENE L. ELLISON.
Secretary-Treasurer, T. HOWARD WRIGHT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 4,000,000.00
Ledger assets (per balance) December 31 of previous year.....	18,279,007.67

INCOME

Net premium income	\$ 9,710,668.19
Total investment income	927,217.13
Miscellaneous income	9,153.91
Total income	\$ 10,647,039.23

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 5,581,436.72
Paid stockholders for interest or dividends.....	480,000.00
Other disbursements	3,874,255.94
Total disbursements	\$ 9,935,692.66

ASSETS

Total admitted assets	\$ 18,310,715.10
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 10,310,715.10
Capital, \$4,000,000.00; surplus, \$1,000,000.00.....	8,000,000.00
Total liabilities	\$ 18,310,715.10

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,329,431,313.00	\$ 14,641,791.97

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 6,880,586.00
Less \$716,720.00 risks canceled, and \$576,429.00 reinsurance in companies authorized in Colorado.....	1,293,149.00
Net risks written	\$ 5,587,437.00
Gross premiums on risks written.....	85,674.97
Less \$8,580.29 return premiums, and \$9,202.86 premiums for reinsurance in companies authorized in Colorado.....	17,783.15
Net premiums received	\$ 67,891.82
Losses paid (deducting salvage)	35,109.14
Less losses on risks reinsured in companies authorized in Colorado..	6,771.54
Net losses paid	\$ 28,337.60
Losses incurred	25,955.97
Less losses on risks reinsured in companies authorized in Colorado..	2,387.80
Net losses incurred	\$ 23,568.17

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, OF PHILADELPHIA, PA.

308-310 Walnut Street, Philadelphia, Pa.

President, GUSTAVUS REMAK, JR. Secretary, JOHN J. P. RODGERS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,266,039.56

INCOME

Net premium income	\$ 1,922,791.75
Total investment income	170,782.54
Miscellaneous income	8,381.74
Total income	\$ 2,101,956.03

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,335,889.06
Paid stockholders for interest or dividends.....	60,003.50
Other disbursements	915,295.75
Total disbursements	\$ 2,311,188.31

ASSETS

Total admitted assets	\$ 3,760,511.19
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,465,879.88
Capital, \$1,000,000.00; surplus, \$294,631.31.....	1,294,631.31
Total liabilities	\$ 3,760,511.19

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$280,038,643.80	\$ 3,209,864.71

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,979,646.67
Less \$500,826.75 risks canceled, and \$521,042.77 reinsurance in companies authorized in Colorado	1,021,869.52
Net risks written	\$ 1,957,777.15
Gross premiums on risks written.....	41,231.16
Less \$6,233.80 return premiums, and \$6,801.32 premiums for reinsurance in companies authorized in Colorado.....	13,035.12
Net premiums received	\$ 28,196.04
Losses paid (deducting salvage)	\$ 15,077.60
Less losses on risks reinsured in companies authorized in Colorado..	974.05
Net losses paid	\$ 14,103.55
Losses incurred	\$ 15,591.65
Less losses on risks reinsured in companies authorized in Colorado..	983.21
Net losses incurred	\$ 14,608.44

INTERNATIONAL INSURANCE COMPANY, OF NEW YORK, N. Y.

80 Maiden Lane, New York, N. Y.

President, SUMNER BALLARD.

Secretary, FRITZ KORTENBEUTEL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	3,824,047.93

INCOME

Net premium income.....	\$—1,489,062.24
Total investment income	114,846.12
Miscellaneous income	66,449.43
Total income	\$—1,307,766.69

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,063,427.89
Paid stockholders for interest or dividends.....	620,000.00
Other disbursements	512,183.56
Total disbursements	\$ 2,195,611.45

ASSETS

Total admitted assets	\$ 325,710.36
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 71,546.71
Capital, \$200,000.00; surplus, \$54,163.65.....	254,163.65
Total liabilities	\$ 325,710.36

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....		

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 89,594.00
Less \$14,002.00 risks canceled, and \$75,592.00 reinsurance in companies authorized in Colorado.....	89,594.00
Net risks written	
Gross premiums on risks written.....	\$ 1,342.32
Less \$134.05 return premiums, and \$1,208.27 premiums for reinsurance in companies authorized in Colorado.....	1,342.32
Net premiums received	
Losses paid (deducting salvage).....	\$ 7,941.19
Less losses on risks reinsured in companies authorized in Colorado.....	112.78
Net losses paid	\$ 7,831.41
Losses incurred	\$ 5,966.59
Less losses on risks reinsured in companies authorized in Colorado.....	112.78
Net losses incurred	\$ 5,853.81

INTERNATIONAL REASSURANCE INSURANCE COMPANY, OF VIENNA, AUSTRIA

United States Office, 80 Maiden Lane, New York, N. Y.

United States Managers, MUTZENBECHER & BALLARD (Inc.).

CAPITAL STOCK

Amount of capital deposited	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	545,587.65

INCOME

Net premium income	\$ 693,696.43
Total investment income	19,445.71
Miscellaneous income	8,251.62
Total income	\$ 721,423.76

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 176,556.55
Paid stockholders for interest or dividends.....	
Other disbursements	237,869.08
Total disbursements	\$ 414,425.63

ASSETS

Total admitted assets	\$ 874,808.18
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 463,396.95
Capital, \$200,000.00; surplus, \$211,411.23.....	411,411.23
Total liabilities	\$ 874,808.18

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 60,344,056.09	\$ 698,403.93

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 461,872.00
Less \$55,669.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....	55,669.00
Net risks written	\$ 406,203.00
Gross premiums on risks written.....	\$ 6,675.97
Less \$809.52 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	809.52
Net premiums received	\$ 5,866.45
Losses paid (deducting salvage)	\$ 1,666.72
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses paid	\$ 1,666.72
Losses incurred.. ..	\$ 2,090.72
Less losses on risks reinsured in companies authorized in Colorado.. ..	
Net losses incurred.....	\$ 2,090.72

JAKOR INSURANCE COMPANY, OF MOSCOW, RUSSIA

United States Office, No. 80 Maiden Lane, New York, N. Y.

United States Managers, MUTZENBECHER & BALLARD (Inc.).

CAPITAL STOCK

Amount of capital deposited.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	2,649,776.16

INCOME

Net premium income.....	\$ 2,882,425.35
Total investment income.....	102,664.28
Miscellaneous income	75,000.00
Total income	\$ 3,060,089.63

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,746,452.93
Paid stockholders for interest or dividends.....	
Other disbursements	1,100,539.92
Total disbursements	\$ 2,846,992.85

ASSETS

Total admitted assets.....	\$ 2,857,353.24
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,375,873.86
Deposit capital, \$200,000.00; surplus, \$281,479.38.....	481,479.38
Total liabilities	\$ 2,857,353.24

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$348,113,840.00	\$ 3,759,085.13

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 5,881,058.00
Less \$1,323,012.00 risks canceled, and \$2,347,694.00 reinsurance in companies authorized in Colorado.....	3,670,703.00
Net risks written.....	\$ 2,210,352.00
Gross premiums on risks written.....	\$ 61,179.73
Less \$12,150.69 return premiums, and \$24,834.82 premiums for reinsurance in companies authorized in Colorado.....	36,985.51
Net premiums received.....	\$ 24,194.22
Losses paid (deducting salvage).....	\$ 22,499.34
Less losses on risks reinsured in companies authorized in Colorado..	11,720.46
Net losses paid.....	\$ 10,778.88
Losses incurred	\$ 28,304.60
Less losses on risks reinsured in companies authorized in Colorado..	15,847.62
Net losses incurred.....	\$ 12,456.98

LAW UNION AND ROCK INSURANCE COMPANY, OF LONDON, ENGLAND

United States Office, 49 John Street, New York, N. Y.

United States Managers, HALL & HENSHAW.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 338,000.00
Ledger assets (per balance) December 31 of previous year.....	1,382,844.88

INCOME

Net premium income	\$ 372,513.81
Total investment income	50,298.20
Miscellaneous income	101,500.08
Total income	\$ 524,312.09

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 283,147.40
Paid stockholders for interest or dividends.....	
Other disbursements	213,223.81
Total disbursements	\$ 496,371.21

ASSETS

Total admitted assets	\$ 1,320,887.76
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 445,596.17
Capital, \$338,000.00; surplus, \$537,291.59.....	875,291.59
Total liabilities	\$ 1,320,887.76

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 75,015,796.00	\$ 770,331.90

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,077,396.00
Less \$216,429.00 risks canceled, and \$184,380.00 reinsurance in companies authorized in Colorado.....	400,809.00
Net risks written.....	\$ 676,587.00
Gross premiums on risks written.....	\$ 12,138.74
Less \$2,007.78 return premiums, and \$2,658.53 premiums for reinsurance in companies authorized in Colorado.....	1,666.31
Net premiums received.....	\$ 7,472.43
Losses paid (deducting salvage).....	\$ 3,395.41
Less losses on risks reinsured in companies authorized in Colorado..	347.70
Net losses paid.....	\$ 3,047.74
Losses incurred	\$ 4,575.44
Less losses on risks reinsured in companies authorized in Colorado..	347.70
Net losses incurred.....	\$ 4,227.74

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED, OF LIVERPOOL, ENGLAND

Manager in New York, HENRY W. EATON, 80 Williams Street.

Manager in Chicago, Ill., WILLIAM S. WARREN, 175 W. Jackson Boulevard.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	14,651,281.98

INCOME

Net premium income.....	\$ 8,670,074.62
Total investment income.....	585,968.44
Miscellaneous income	35,282.87
Total income	\$ 9,291,325.93

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 5,102,207.29
Paid stockholders for interest or dividends.....	.....
Other disbursements	3,726,003.72
Total disbursements	\$ 8,828,214.01

ASSETS

Total admitted assets.....	\$ 14,783,618.69
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 9,961,463.20
Capital, \$.....; surplus, \$1,822,155.49.....	4,822,155.49
Total liabilities	\$ 14,783,618.69

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,546,171,218.00	\$ 16,119,484.05

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 21,063,049.00
Less \$1,636,680.60 risks canceled, and \$12,228,099.00 reinsurance in companies authorized in Colorado.....	13,864,779.00
Net risks written.....	\$ 7,198,270.00
Gross premiums on risks written.....	\$ 149,493.77
Less \$11,786.20 return premiums, and \$53,395.61 premiums for reinsurance in companies authorized in Colorado.....	65,181.81
Net premiums received.....	\$ 84,311.96
Losses paid (deducting salvage).....	\$ 31,577.45
Less losses on risks reinsured in companies authorized in Colorado..	15,005.47
Net losses paid.....	\$ 16,571.98
Losses incurred	\$ 33,619.45
Less losses on risks reinsured in companies authorized in Colorado..	17,667.47
Net losses incurred.....	\$ 15,951.98

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, OF NEW YORK, N. Y.

80 William Street, New York, N. Y.

President, HENRY W. EATON.

Secretary, GEORGE W. HOYT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,150,462.11

INCOME

Net premium income.....	\$ 340,715.42
Total investment income.....	35,501.41
Miscellaneous income	202.79
Total income	\$ 376,419.62

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 159,490.63
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements	101,392.05
Total disbursements	\$ 280,882.68

ASSETS

Total admitted assets.....	\$ 1,168,654.05
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 400,674.01
Capital, \$200,000.00; surplus, \$567,980.04.....	767,980.04
Total liabilities	\$ 1,168,654.05

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 55,042,492.00	\$ 599,823.28

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 773,270.00
Less \$172,458.00 risks canceled, and \$131,112.00 reinsurance in companies authorized in Colorado.....	303,570.00
Net risks written.....	\$ 469,700.00
Gross premiums on risks written.....	\$ 9,904.84
Less \$1,608.75 return premiums, and \$2,316.27 premiums for reinsurance in companies authorized in Colorado.....	3,925.02
Net premiums received.....	\$ 5,979.82
Losses paid (deducting salvage).....	\$ 1,463.18
Less losses on risks reinsured in companies authorized in Colorado..	13.22
Net losses paid.....	\$ 1,449.96
Losses incurred	\$ 1,471.18
Less losses on risks reinsured in companies authorized in Colorado..	13.22
Net losses incurred.....	\$ 1,457.96

UNITED STATES BRANCH OF THE
**LONDON ASSURANCE CORPORATION,
 OF LONDON, ENGLAND**

U. S. Manager, CHAS. L. CASH.
 84 William Street, New York City, N. Y.

Manager for Pacific Coast, A. W. THORNTON.
 160 Sansome Street, San Francisco, Cal.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 3,996,965.32

INCOME

Net premium income	\$ 2,751,577.53
Total investment income	145,845.65
Miscellaneous income	107,275.18
Total income	\$ 3,004,698.36

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,587,238.45
Paid stockholders for interest or dividends.....	
Other disbursements	1,318,722.74
Total disbursements	\$ 2,905,961.19

ASSETS

Total admitted assets	\$ 3,913,429.41
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 2,912,183.17
Surplus	1,001,246.24
Total liabilities	\$ 3,913,429.41

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914—fire.....	\$405,270,616.00	\$ 4,171,225.25
Net amount in force December 31, 1914—marine....	22,710,739.00	206,954.86

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 3,172,567.00
Less \$633,851.00 risks canceled, and \$453,864.00 reinsurance in companies authorized in Colorado.....	1,087,715.00
Net risks written	\$ 2,084,852.00
Gross premiums on risks written.....	\$ 48,872.26
Less \$7,217.53 return premiums, and \$8,169.16 premiums for reinsurance in companies authorized in Colorado.....	15,386.69
Net premiums received	\$ 33,485.57
Losses paid (deducting salvage).....	\$ 17,629.02
Less losses on risks reinsured in companies authorized in Colorado.....	877.32
Net losses paid	\$ 16,751.70
Losses incurred	\$ 24,913.02
Less losses on risks reinsured in companies authorized in Colorado.....	5,895.32
Net losses incurred	\$ 19,017.70

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, LIMITED, OF LIVERPOOL, ENGLAND

Principal Office, 57 and 59 William Street, New York, N. Y.
Executive Offices, 20 and 22 Trinity Street, Hartford, Conn.

Manager, ARCHIBALD G. McILWAINE, JR.

CAPITAL STOCK

Amount of capital paid up in cash.....
Ledger assets (per balance) December 31 of previous year.....\$ 5,102,661.04

INCOME

Net premium income\$ 2,652,957.18
Total investment income 180,327.09
Miscellaneous income, remittance from home office... 181,280.25

Total income \$ 3,014,564.52

DISBURSEMENTS

Net amount paid policy-holders for losses.....\$ 1,387,940.71
Paid stockholders for interest or dividends.....
Other disbursements, including remittance to home
office 1,662,348.84

Total disbursements \$ 3,050,289.55

ASSETS

Total admitted assets \$ 4,864,379.73

LIABILITIES

Total amount of liabilities, except capital and surplus.\$ 3,079,389.14
Capital, \$.....; surplus, \$1,784,990.59..... 1,784,990.59

Total liabilities \$ 4,864,379.73

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$568,328,430.00	\$ 5,409,169.42

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,754,978.00
Less \$486,415.00 risks canceled, and \$171,601.00 reinsurance in com- panies authorized in Colorado	741,557.00
Net risks written.....	\$ 2,013,421.00
Gross premiums on risks written.....	40,198.45
Less \$7,874.66 return premiums, and \$2,487.20 premiums for reinsur- ance in companies authorized in Colorado.....	10,163.73
Net premiums received	\$ 30,029.72
Losses paid (deducting salvage).....	12,866.29
Less losses on risks reinsured in companies authorized in Colorado.....	1,030.93
Net losses paid	\$ 11,835.26
Losses incurred	13,701.39
Less losses on risks reinsured in companies authorized in Colorado.....	1,051.03
Net losses incurred	\$ 12,650.36

LUMBERMENS INSURANCE COMPANY, OF PHILADELPHIA, PA.

427 Walnut Street, Philadelphia, Pa.

President, LEWIS DAVIS.

Secretary, OLIVER H. HILL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	1,864,853.79

INCOME

Net premium income	\$ 220,680.83
Total investment income	88,376.47
Miscellaneous income	3,092.27
 Total income	 \$ 312,059.57

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 106,670.06
Paid stockholders for interest or dividends.....	45,000.00
Other disbursements	118,818.51
 Total disbursements	 \$ 270,488.57

ASSETS

Total admitted assets.....	\$ 1,875,400.30
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 470,677.25
Capital, \$250,000.00; surplus, \$1,154,723.05.....	1,404,723.05
 Total liabilities	 \$ 1,875,400.30

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 52,699,641.00	\$ 517,881.14

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,198,115.00
Less \$160,712.00 risks canceled, and \$180,349.98 reinsurance in companies authorized in Colorado.....	341,061.98
 Net risks written.....	 \$ 857,053.02
 Gross premiums on risks written.....	 \$ 14,147.44
Less \$1,670.89 return premiums, and \$2,572.20 premiums for reinsurance in companies authorized in Colorado.....	4,243.09
 Net premiums received.....	 \$ 9,904.35
 Losses paid (deducting salvage).....	 \$ 5,864.44
Less losses on risks reinsured in companies authorized in Colorado..	1,268.62
 Net losses paid.....	 \$ 4,595.82
 Losses incurred	 \$ 5,864.77
Less losses on risks reinsured in companies authorized in Colorado..	1,261.95
 Net losses incurred.....	 \$ 4,602.82

MARYLAND MOTOR CAR INSURANCE COMPANY, OF WILMINGTON, DEL.

Garrett Building, Baltimore, Md.

President, J. PURVIANCE BOUSAL. Secretary, CHARLES B. REEVES.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets (per balance) December 31 of previous year.....		439,908.78

INCOME

Net premium income.....	\$	172,410.06
Total investment income.....		19,977.20
Miscellaneous income		146.25
Total income	\$	192,533.51

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	56,888.21
Paid stockholders for interest or dividends.....		15,000.00
Other disbursements		101,115.85
Total disbursements	\$	173,004.06

ASSETS

Total admitted assets.....	\$	444,689.99
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	108,092.55
Capital, \$300,000.00; surplus, \$36,597.44.....		336,597.44
Total liabilities	\$	444,689.99

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 6,347,952.00	\$ 150,249.14

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	115,315.00
Less \$26,185.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....		26,185.00
Net risks written.....	\$	89,130.00
Gross premiums on risks written.....	\$	2,543.10
Less \$527.37 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....		528.37
Net premiums received.....	\$	2,014.73
Losses paid (deducting salvage).....	\$	217.47
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses paid.....	\$	217.47
Losses incurred	\$	217.47
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses incurred.....	\$	217.47

MECHANICS INSURANCE COMPANY, OF PHILADELPHIA, PA.

500-502 Walnut Street, Philadelphia, Pa.

President, SIMON J. MARTIN.

Secretary, JOHN A. SNYDER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	1,420,538.47

INCOME

Net premium income.....	\$ 386,703.84
Total investment income.....	60,925.04
Miscellaneous income	359.00
Total income	\$ 447,987.88

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 193,198.70
Paid stockholders for interest or dividends.....	25,000.00
Other disbursements	192,816.21
Total disbursements	\$ 411,014.91

ASSETS

Total admitted assets.....	\$ 1,414,034.17
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 770,758.42
Capital, \$250,000.00; surplus, \$393,275.75.....	643,275.75
Total liabilities	\$ 1,414,034.17

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 83,017,832.00	\$ 776,516.07

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,156,744.99
Less \$152,305.00 risks canceled, and \$237,414.24 reinsurance in companies authorized in Colorado.....	389,719.24
Net risks written.....	\$ 767,025.75
Gross premiums on risks written.....	\$ 13,978.05
Less \$1,499.93 return premiums, and \$3,205.59 premiums for reinsurance in companies authorized in Colorado.....	4,705.52
Net premiums received.....	\$ 9,272.53
Losses paid (deducting salvage).....	\$ 3,574.43
Less losses on risks reinsured in companies authorized in Colorado..	333.13
Net losses paid	\$ 3,241.33
Losses incurred	\$ 3,620.46
Less losses on risks reinsured in companies authorized in Colorado..	333.13
Net losses incurred.....	\$ 3,287.33

MECHANICS AND TRADERS INSURANCE COMPANY, OF NEW ORLEANS, LA.

144 Carondelet Street, New Orleans, La.

President, JAMES NICHOLS. Secretaries, G. H. TRYON and T. B. NORTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00
Ledger assets (per balance) December 31 of previous year.....	1,614,085.05

INCOME

Net premium income.....	\$ 653,820.32
Total investment income.....	64,004.54
Miscellaneous income	4,257.57
Total income	\$ 722,082.43

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 457,462.07
Paid stockholders for interest or dividends.....	12,000.00
Other disbursements	280,585.20
Total disbursements.....	\$ 750,047.27

ASSETS

Total admitted assets.....	\$ 1,512,264.16
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 678,740.26
Capital, \$300,000.00; surplus, \$533,523.90.....	833,523.90
Total liabilities	\$ 1,512,264.16

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$108,574,713.00	\$ 1,134,170.50

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 869,910.00
Less \$188,825.00 risks canceled, and \$116,627.00 reinsurance in companies authorized in Colorado.....	305,452.00
Net risks written.....	\$ 564,458.00
Gross premiums on risks written.....	\$ 11,749.46
Less \$2,098.23 return premiums, and \$2,473.67 premiums for reinsurance in companies authorized in Colorado.....	4,571.90
Net premiums received.....	\$ 7,177.56
Losses paid (deducting salvage).....	\$ 2,762.85
Less losses on risks reinsured in companies authorized in Colorado..	124.98
Net losses paid.....	\$ 2,637.87
Losses incurred	\$ 5,312.79
Less losses on risks reinsured in companies authorized in Colorado..	1,242.62
Net losses incurred.....	\$ 4,070.17

MERCHANTS FIRE ASSURANCE CORPORATION, OF NEW YORK, N. Y.

2 Liberty Street, New York City, N. Y.

President, E. L. BALLARD.

Secretary, ALDEN C. NOBLE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	856,446.48

INCOME

Net premium income.....	\$ 442,394.11
Total investment income.....	42,066.25
Miscellaneous income	5,482.40
Total income	\$ 489,942.86

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 216,530.44
Paid stockholders for interest or dividends.....	24,000.00
Other disbursements	132,884.63
Total disbursements	\$ 373,415.07

ASSETS

Total admitted assets.....	\$ 970,383.16
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 368,731.93
Capital, \$200,000.00; surplus, \$401,651.23.....	601,651.23
Total liabilities	\$ 970,383.16

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 56,118,155.00	\$ 590,938.72

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 155,850.00
Less \$45,297.00 risks canceled, and \$4,187.00 reinsurance in companies authorized in Colorado.....	49,484.00
Net risks written.....	\$ 106,366.00
Gross premiums on risks written.....	2,573.27
Less \$540.95 return premiums, and \$72.54 premiums for reinsurance in companies authorized in Colorado.....	613.49
Net premiums received.....	\$ 1,959.78
Losses paid (deducting salvage).....	1,726.89
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses paid.....	\$ 1,726.89
Losses incurred	\$ 1,726.89
Less losses on risks reinsured in companies authorized in Colorado..	.....
Net losses incurred.....	\$ 1,726.89

THE MERCHANTS FIRE INSURANCE COMPANY, OF DENVER, COLO.

627-632 Gas & Electric Building, Denver, Colo.

President, W. J. GALLIGAN.

Secretary, J. R. GARDNER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		417,224.62

INCOME

Net premium income.....	\$	127,829.53
Total investment income.....		27,181.55
Miscellaneous income		
Total income	\$	156,011.08

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	52,809.09
Paid stockholders for interest or dividends.....		15,999.20
Other disbursements		60,246.21
Total disbursements	\$	129,054.50

ASSETS

Total admitted assets.....	\$	451,980.42
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	123,480.12
Capital, \$200,000.00; surplus, \$128,500.30.....		328,500.30
Total liabilities	\$	451,980.42

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 16,761,628.00	\$ 212,166.99

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	4,790,616.00
Less \$817,230.00 risks canceled, and \$219,511.00 reinsurance in companies authorized in Colorado.....		1,066,741.00
Net risks written.....	\$	3,723,875.00
Gross premiums on risks written.....	\$	72,049.62
Less \$11,037.60 return premiums, and \$12,941.06 premiums for reinsurance in companies authorized in Colorado.....		24,038.66
Net premiums received.....	\$	48,010.96
Losses paid (deducting salvage).....	\$	17,554.47
Less losses on risks reinsured in companies authorized in Colorado..		3,868.87
Net losses paid.....	\$	13,688.60
Losses incurred	\$	17,864.65
Less losses on risks reinsured in companies authorized in Colorado..		3,868.27
Net losses incurred.....	\$	13,996.38

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, OF DETROIT, MICH.

Penobscot Building, Detroit, Mich.

President, D. M. FERRY, JR.

Secretary, H. E. EVERETT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,538,005.40

INCOME

Net premium income.....	\$ 700,807.52
Total investment income.....	62,132.79
Miscellaneous income	8,557.20
Total income	\$ 771,497.51

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 427,839.01
Paid stockholders for interest or dividends.....	40,000.00
Other disbursements	330,923.30
Total disbursements	\$ 798,762.31

ASSETS

Total admitted assets.....	\$ 1,524,381.57
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 778,386.37
Capital, \$400,000.00; surplus, \$345,995.20.....	745,995.20
Total liabilities	\$ 1,524,381.57

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$128,143,505.00	\$ 1,318,800.01

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 879,824.00
Less \$203,828.00 risks canceled, and \$147,835.00 reinsurance in companies authorized in Colorado.....	351,663.00
Net risks written.....	\$ 528,161.00
Gross premiums on risks written.....	\$ 12,940.04
Less \$2,617.52 return premiums, and \$2,568.74 premiums for reinsurance in companies authorized in Colorado.....	5,186.26
Net premiums received.....	\$ 7,753.78
Losses paid (deducting salvage).....	\$ 3,134.09
Less losses on risks reinsured in companies authorized in Colorado..	1,163.65
Net losses paid.....	\$ 1,970.34
Losses incurred	\$ 3,162.90
Less losses on risks reinsured in companies authorized in Colorado..	1,163.65
Net losses incurred.....	\$ 1,999.25

MILLERS NATIONAL INSURANCE COMPANY, OF CHICAGO, ILL.

175 West Jackson Boulevard, Chicago, Ill.

President, C. H. SEYBT.

Secretary, M. A. REYNOLDS.

CAPITAL STOCK

Permanent fund	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	2,028,774.63

INCOME

Net premium income.....	\$ 1,024,413.37
Total investment income.....	94,539.89
Miscellaneous income	

Total income	\$ 1,118,953.26
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DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 578,572.22
Paid stockholders for interest or dividends.....	
Other disbursements	384,708.38

Total disbursements	\$ 963,280.60
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ASSETS

Total admitted assets	\$ 2,186,924.35
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 972,937.44
Permanent fund, \$500,000.00; surplus, \$713,986.91.....	1,213,986.91

Total liabilities	\$ 2,186,924.35
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RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$108,527,767.08	\$ 1,263,388.19

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,297,544.00
Less \$325,934.00 risks canceled, and \$95,047.00 reinsurance in companies authorized in Colorado.....	421,981.00

Net risks written	\$ 875,563.00
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Gross premiums on risks written.....	\$ 24,417.78
Less \$4,102.06 return premiums, and \$1,581.11 premiums for reinsurance in companies authorized in Colorado.....	5,683.17

Net premiums received.....	\$ 18,734.61
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Losses paid (deducting salvage).....	\$ 8,211.79
Less losses on risks reinsured in companies authorized in Colorado..	3,445.63

Net losses paid.....	\$ 4,766.16
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Losses incurred	\$ 8,226.79
Less losses on risks reinsured in companies authorized in Colorado..	3,445.63

Net losses incurred.....	\$ 4,781.16
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MILWAUKEE MECHANICS' INSURANCE COMPANY, OF MILWAUKEE, WIS.

First National Bank Building, Milwaukee, Wis.

President, WM. L. JONES.

Secretary, OSCAR GRIEBLING.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,398,410.46

INCOME

Net premium income.....	\$ 1,926,810.27
Total investment income.....	187,918.82
Miscellaneous income	68,049.15
Total income	\$ 2,182,778.24

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,288,789.58
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	998,199.46
Total disbursements	\$ 2,406,989.04

ASSETS

Total admitted assets.....	\$ 4,203,215.47
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,626,000.00
Capital, \$1,000,000.00; surplus, \$577,155.47.....	1,577,155.47
Total liabilities	\$ 4,203,215.47

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$440,364,720.00	\$ 4,438,559.64

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,754,719.00
Less \$240,551.00 risks canceled, and \$231,623.00 reinsurance in companies authorized in Colorado.....	472,174.00
Net risks written.....	\$ 2,282,545.00
Gross premiums on risks written.....	\$ 32,207.38
Less \$3,281.89 return premiums, and \$4,016.35 premiums for reinsurance in companies authorized in Colorado.....	7,298.24
Net premiums received.....	\$ 24,909.14
Losses paid (deducting salvage).....	\$ 9,086.86
Less losses on risks reinsured in companies authorized in Colorado..	1,818.07
Net losses paid.....	\$ 7,268.79
Losses incurred	\$ 8,876.86
Less losses on risks reinsured in companies authorized in Colorado..	1,768.07
Net losses incurred.....	\$ 7,108.79

MINERVA RETROCESSION AND RE-INSURANCE COMPANY, OF COLOGNE, GERMANY

United States Office, 1 Liberty Street, New York City, N. Y.

United States Manager, EDWIN M. CRAIGIN.

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	760,483.42

INCOME

Net premium income.....	\$ 586,974.02
Total investment income.....	29,987.50
Miscellaneous income	28,334.92
Total income	\$ 645,296.44

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 381,316.67
Paid stockholders for interest or dividends.....	
Other disbursements	261,777.80
Total disbursements	\$ 643,094.47

ASSETS

Total admitted assets.....	\$ 767,116.26
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 531,070.57
Deposit capital, \$200,000.00; surplus, \$36,045.69.....	236,045.69
Total liabilities	\$ 767,116.26

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 78,145,496.00	\$ 803,324.33

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 407,369.00
Less \$163,677.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	163,677.00
Net risks written.....	\$ 243,692.00
Gross premiums on risks written.....	\$ 5,221.91
Less \$1,447.14 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	1,447.14
Net premiums received.....	\$ 3,774.77
Losses paid (deducting salvage).....	325.52
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid.....	\$ 325.52
Losses incurred	\$ 323.72
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred.....	\$ 323.72

MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY, OF MINNEAPOLIS, MINN.

Minneapolis, Minn.

President, FRED C. VAN DUSEN.

Secretary, ALFRED STINSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		565,781.66

INCOME

Net premium income.....	\$	247,346.82
Total investment income.....		26,754.29
Miscellaneous income		61,988.94
Total income	\$	336,090.05

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	96,010.73
Paid stockholders for interest or dividends.....		20,000.00
Other disbursements		122,804.17
Total disbursements	\$	238,814.90

ASSETS

Total admitted assets.....	\$	675,123.54
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	233,700.58
Capital, \$200,000.00; surplus, \$241,422.96.....		441,422.96
Total liabilities	\$	675,123.54

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 30,654,363.00	\$ 347,591.48

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	186,450.00
Less \$30,000.00 risks canceled, and \$43,575.00 reinsurance in companies authorized in Colorado.....		73,575.00
Net risks written.....	\$	112,875.00
Gross premiums on risks written.....	\$	2,590.49
Less \$384.08 return premiums, and \$561.77 premiums for reinsurance in companies authorized in Colorado.....		945.85
Net premiums received.....	\$	1,644.64
Losses paid (deducting salvage).....	\$	1,495.61
Less losses on risks reinsured in companies authorized in Colorado..		697.17
Net losses paid.....	\$	798.44
Losses incurred	\$	1,495.61
Less losses on risks reinsured in companies authorized in Colorado..		697.17
Net losses incurred.....	\$	798.44

MOSCOW FIRE INSURANCE COMPANY, OF MOSCOW, RUSSIA

United States Office, 15 William Street, New York, N. Y.

United States Manager, PAUL E. RASOR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	2,064,318.09

INCOME

Net premium income.....	\$ 1,624,456.74
Total investment income.....	
Miscellaneous income	78,063.68
Total income	\$ 1,702,520.42

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,094,491.35
Paid stockholders for interest or dividends.....	
Other disbursements	524,041.20
Total disbursements	\$ 1,618,532.55

ASSETS

Total admitted assets.....	\$ 2,077,812.12
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,445,880.23
Capital \$200,000.00; surplus, \$431,936.89.....	631,936.89
Total liabilities	\$ 2,077,817.12

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$246,248,727.00	\$ 2,734,690.35

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 765,396.00
Less \$127,561.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	127,561.00
Net risks written.....	\$ 637,835.00
Gross premiums on risks written.....	\$ 11,581.98
Less \$3,372.38 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	3,372.38
Net premiums received.....	\$ 8,209.60
Losses paid (deducting salvage).....	\$ 3,496.63
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid.....	\$ 3,496.63
Losses incurred	\$ 3,131.63
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred.....	\$ 3,131.63

MUNICH RE-INSURANCE COMPANY, OF MUNICH, BAVARIA

United States Office, 18 Asylum Street, Hartford, Conn.

Manager, CARL SCHREINER.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 6,951,490.54

INCOME

Net premium income.....	\$ 6,177,478.63
Total investment income.....	281,249.43
Miscellaneous income	
Total income	\$ 6,458,728.06

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,903,206.99
Paid stockholders for interest or dividends.....	
Other disbursements	2,117,721.58
Total disbursements	\$ 6,020,928.57

ASSETS

Total admitted assets.....	\$ 6,891,597.91
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,405,926.71
Capital, \$.....; surplus, \$1,485,676.23.....	1,485,676.23
Total liabilities	\$ 6,891,597.91

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$783,713,795.00	\$ 8,131,497.56

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 6,124,585.00
Less \$1,244,709.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	1,244,709.00
Net risks written.....	\$ 4,879,876.00
Gross reinsurance premiums on risks written.....	82,275.05
Less \$11,659.57 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	11,659.57
Net reinsurance premiums received.....	\$ 70,615.48
Losses paid (deducting salvage).....	\$ 26,495.18
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid.....	\$ 26,495.18
Losses incurred	\$ 28,736.18
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred.....	\$ 28,736.18

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

120-122 Ohio Street W., Pittsburgh, Pa.

President, SAM'L McKNIGHT.

Secretary, H. M. SCHMITT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	3,296,465.61

INCOME

Net premium income.....	\$ 1,643,657.30
Total investment income.....	169,680.17
Miscellaneous income	186.49
Total income	\$ 1,813,523.96

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 924,738.39
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	751,737.09
Total disbursements	\$ 1,796,475.48

ASSETS

Total admitted assets.....	\$ 3,374,660.34
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,989,106.10
Capital, \$1,000,000.00; surplus, \$385,554.24.....	1,385,554.24
Total liabilities	\$ 3,374,660.34

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$361,624,681.00	\$ 3,491,552.89

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 990,128.00
Less \$106,746.00 risks canceled, and \$161,975.00 reinsurance in companies authorized in Colorado.....	328,721.00
Net risks written.....	\$ 661,407.00
Gross premiums on risks written.....	\$ 13,691.08
Less \$1,488.67 return premiums, and \$2,612.79 premiums for reinsurance in companies authorized in Colorado.....	4,101.46
Net premiums received.....	\$ 9,589.62
Losses paid (deducting salvage).....	\$ 3,091.49
Less losses on risks reinsured in companies authorized in Colorado..	168.80
Net losses paid.....	\$ 2,922.69
Losses incurred	\$ 5,863.27
Less losses on risks reinsured in companies authorized in Colorado..	1,171.62
Net losses incurred.....	\$ 4,691.65

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, OF HARTFORD, CONN.

Hartford, Conn.

President, JAMES NICHOLS.

Secretary, G. H. TRYON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	15,571,361.71

INCOME

Net premium income.....	\$ 8,643,550.93
Total investment income.....	639,954.45
Miscellaneous income	806,865.72
Total income	\$ 10,090,371.10

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 4,802,303.34
Paid stockholders for interest or dividends.....	400,000.00
Other disbursements	4,373,093.07
Total disbursements	\$ 9,575,396.41

ASSETS

Total admitted assets.....	\$ 16,049,725.41
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 10,443,550.22
Capital, \$2,000,000.00; surplus, \$3,606,175.22.....	5,606,175.22
Total liabilities	\$ 16,049,725.41

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,668,786,764.00	\$ 17,073,121.94

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 7,680,176.00
Less \$1,416,947.00 risks canceled, and \$6,963,548.00 reinsurance in companies authorized in Colorado.....	8,380,495.00
Net risks written	\$ -700,319.00
Gross premiums on risks written.....	\$ 96,889.91
Less \$13,860.56 return premiums, and \$33,867.71 premiums for reinsurance in companies authorized in Colorado.....	47,728.27
Net premiums received.....	\$ 49,161.64
Losses paid (deducting salvage).....	\$ 51,332.08
Less losses on risks reinsured in companies authorized in Colorado..	20,947.66
Net losses paid.....	\$ 30,384.42
Losses incurred	\$ 56,960.28
Less losses on risks reinsured in companies authorized in Colorado..	21,676.06
Net losses incurred.....	\$ 35,274.22

NATIONALE FIRE INSURANCE COMPANY, OF PARIS, FRANCE

United States Office, 17 Custom House Street, Providence, R. I.

United States Managers, STARKWEATHER & SHEPLEY (Inc.).

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	708,663.46

INCOME

Net premium income.....	\$ 275,722.05
Total investment income.....	22,340.00
Miscellaneous income	2,986.35
Total income	\$ 301,048.40

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 179,544.24
Paid stockholders for interest or dividends.....	.....
Other disbursements	113,657.69
Total disbursements	\$ 293,201.93

ASSETS

Total admitted assets.....	\$ 715,185.15
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 288,006.22
Capital, \$.....; surplus, \$427,178.93.....	427,178.93
Total liabilities	\$ 715,185.15

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$43,845,144.00	\$ 393,457.09

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 817,993.00
Less \$221,550.00 risks canceled, and \$206,423.00 reinsurance in companies authorized in Colorado.....	427,973.00
Net risks written.....	\$ 389,820.00
Gross premiums on risks written.....	\$ 11,004.20
Less \$2,762.73 return premiums, and \$2,764.28 premiums for reinsurance in companies authorized in Colorado.....	5,527.01
Net premiums received	\$ 5,477.19
Losses paid (deducting salvage).....	\$ 4,899.51
Less losses on risks reinsured in companies authorized in Colorado..	2,446.86
Net losses paid.....	\$ 2,452.65
Losses incurred	\$ 5,500.02
Less losses on risks reinsured in companies authorized in Colorado..	2,796.00
Net losses incurred.....	\$ 2,704.02

THE
STATE TEACHERS
COLLEGE OF COLORADO
Greeley, Colo.

NATIONAL UNION FIRE INSURANCE COMPANY, OF PITTSBURG, PA.

H. W. Oliver Building, Pittsburg, Pa.

President, E. E. COLE.

Secretary, W. F. BRAUN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,750,490.73

INCOME

Net premium income	\$ 1,969,371.52
Total investment income	179,070.83
Miscellaneous income	250,780.13
Total income	\$ 2,399,222.48

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,604,025.98
Paid stockholders for interest or dividends.....	99,000.00
Other disbursements	1,120,503.01
Total disbursements	\$ 2,814,528.99

ASSETS

Total admitted assets	\$ 4,256,915.90
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 2,993,575.76
Capital, \$1,000,000.00; surplus, \$263,340.23.....	1,263,340.23
Total liabilities	\$ 4,256,915.99

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$413,905,520.00	\$ 4,817,257.74

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,459,633.00
Less \$176,523.00 risks canceled, and \$286,340.00 reinsurance in companies authorized in Colorado.....	762,863.00
Net risks written	\$ 696,770.00
Gross premiums on risks written.....	\$ 36,273.99
Less \$6,548.09 return premiums, and \$4,905.66 premiums for reinsurance in companies authorized in Colorado.....	11,453.75
Net premiums received	\$ 24,820.24
Losses paid (deducting salvage).....	\$ 21,844.76
Less losses on risks reinsured in companies authorized in Colorado.....	2,546.61
Net losses paid	\$ 19,298.15
Losses incurred	\$ 21,935.70
Less losses on risks reinsured in companies authorized in Colorado.....	2,566.32
Net losses incurred	\$ 19,369.38

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NETHERLANDS FIRE AND LIFE INSURANCE COMPANY, OF STETTIN, GERMANY

United States Office, 175 West Jackson Boulevard, Chicago, Ill.

United States Manager, HAROLD W. LETTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		\$25,958.07

INCOME

Net premium income	\$	424,187.39
Total investment income		29,277.82
Miscellaneous income		20.00
Total income	\$	453,485.21

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	140,301.81
Paid stockholders for interest or dividends.....		
Other disbursements		167,719.31
Total disbursements	\$	308,021.12

ASSETS

Total admitted assets	\$	958,284.82
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$	401,033.19
Capital, \$200,000.00; surplus, \$357,251.63.....		557,251.63
Total liabilities	\$	958,284.82

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 58,673,035.00	\$ 558,405.10

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	493,154.00
Less \$29,719.00 risks canceled, and \$168,076.00 reinsurance in companies authorized in Colorado.....		207,795.00
Net risks written	\$	285,359.00
Gross premiums on risks written.....	\$	6,585.37
Less \$623.15 return premiums, and \$2,153.37 premiums for reinsurance in companies authorized in Colorado.....		2,776.52
Net premiums received	\$	3,808.85
Losses paid (deducting salvage).....	\$	1,065.44
Less losses on risks reinsured in companies authorized in Colorado.....		
Net losses paid	\$	1,065.44
Losses incurred	\$	1,065.44
Less losses on risks reinsured in companies authorized in Colorado.....		
Net losses incurred	\$	1,065.44

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NEWARK FIRE INSURANCE COMPANY, OF NEWARK, N. J.

41 Clinton Street, Newark, N. J.

President, E. J. HAYNES.

Secretary, T. L. FARQUHAR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	2,026,231.12

INCOME

Net premium income	\$ 1,090,843.41
Total investment income	80,717.53
Miscellaneous income	250.08
Total income	\$ 1,171,821.02

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 548,864.59
Paid stockholders for interest or dividends.....	69,735.00
Other disbursements	466,574.98
Total disbursements	\$ 1,085,174.57

ASSETS

Total admitted assets	\$ 2,092,909.92
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 1,089,970.99
Capital, \$500,000.00; surplus, \$502,938.93.....	1,002,938.93
Total liabilities	\$ 2,092,909.92

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$166,283,944.00	\$ 1,677,010.21

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,472,777.00
Less \$305,656.00 risks canceled, and \$205,187.00 reinsurance in companies authorized in Colorado.....	510,843.00
Net risks written	\$ 961,934.00
Gross premiums on risks written	\$ 19,403.48
Less \$3,692.64 return premiums, and \$3,154.93 premiums for reinsurance in companies authorized in Colorado.....	6,847.57
Net premiums received	\$ 12,555.91
Losses paid (deducting salvage).....	\$ 9,571.99
Less losses on risks reinsured in companies authorized in Colorado.....	4,807.98
Net losses paid	\$ 4,764.01
Losses incurred	\$ 10,075.60
Less losses on risks reinsured in companies authorized in Colorado.....	4,807.98
Net losses incurred	\$ 5,267.62

NEW BRUNSWICK FIRE INSURANCE COMPANY, OF NEW BRUNSWICK, N. J.

10 Paterson Street, New Brunswick, N. J.

President, GEO. A. VIEHMANN.

Secretary, CHAS. D. ROSS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,023,058.20

INCOME

Net premium income	\$ 660,795.22
Total investment income	53,653.94
Miscellaneous income	151,649.99
Total income	\$ 866,099.15

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 319,268.46
Paid stockholders for interest or dividends.....	40,496.13
Other disbursements	313,064.21
Total disbursements	\$ 672,828.80

ASSETS

Total admitted assets	\$ 1,246,913.41
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 640,286.65
Capital, \$400,000.00; surplus, \$206,626.76.....	606,626.76
Total liabilities	\$ 1,246,913.41

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 87,307,634.00	\$ 1,056,165.60

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 634,976.00
Less \$104,171.00 risks canceled, and \$62,666.00 reinsurance in companies authorized in Colorado.....	166,837.00
Net risks written	\$ 468,139.00
Gross premiums on risks written.....	\$ 8,973.19
Less \$1,245.99 return premiums, and \$988.93 premiums for reinsurance in companies authorized in Colorado.....	2,234.92
Net premiums received	\$ 6,738.27
Losses paid (deducting salvage).....	\$ 3,284.75
Less losses on risks reinsured in companies authorized in Colorado.....	612.85
Net losses paid	\$ 2,671.90
Losses incurred	\$ 2,663.74
Less losses on risks reinsured in companies authorized in Colorado.....	612.85
Net losses incurred	\$ 2,050.89

NEW HAMPSHIRE FIRE INSURANCE COMPANY, OF MANCHESTER, N. H.

876 Elm Street, Manchester, N. H.

President, FRANK W. SARGEANT.

Secretaries, FRANK E. MARTIN, LEWIS W. CROCKETT and WILLIAM E. BURPEE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,350,000.00
Ledger assets (per balance) December 31 of previous year.....	5,778,318.31

INCOME

Net premium income	\$ 2,749,893.44
Total investment income	921,039.25
Miscellaneous income	23,781.25
Total income	\$ 3,694,713.94

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,526,035.45
Paid stockholders for interest or dividends.....	135,030.00
Other disbursements	2,122,676.29
Total disbursements	\$ 3,783,741.74

ASSETS

Total admitted assets	\$ 6,350,079.09
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 3,274,365.31
Capital, \$1,350,000.00; surplus, \$1,725,713.78.....	3,075,713.78
Total liabilities	\$ 6,350,079.09

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1911.....	\$492,529,313.00	\$ 5,036,340.52

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,937,012.00
Less \$336,748.00 risks canceled, and \$227,638.00 reinsurance in companies authorized in Colorado.....	564,386.00
Net risks written.....	\$ 1,372,626.00
Gross premiums on risks written.....	\$ 29,626.86
Less \$3,801.93 return premiums, and \$4,241.26 premiums for reinsurance in companies authorized in Colorado.....	8,043.19
Net premiums received	\$ 21,583.67
Losses paid (deducting salvage).....	10,237.20
Less losses on risks reinsured in companies authorized in Colorado.....	817.61
Net losses paid	\$ 9,389.59
Losses incurred	\$ 8,606.31
Less losses on risks reinsured in companies authorized in Colorado.....	825.77
Net losses incurred	\$ 7,780.54

NEW JERSEY FIRE INSURANCE COMPANY, OF NEWARK, N. J.

40 Clinton Street, Newark, N. J.

President, WM. G. WHILDEN.

Secretary, GEO. E. LYON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	2,093,700.05

INCOME

Net premium income	\$ 707,487.20
Total investment income	106,627.43
Miscellaneous income	25,000.00
Total income	\$ 839,114.63

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 413,140.23
Paid stockholders for interest or dividends.....	
Other disbursements	393,778.75
Total disbursements	\$ 806,918.98

ASSETS

Total admitted assets.....	\$ 2,109,317.39
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 725,258.52
Capital, \$1,000,000.00; surplus, \$384,058.87.....	1,384,058.87
Total liabilities	\$ 2,109,317.39

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$105,315,654.00	\$ 1,154,296.31

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 152,516.00
Less \$19,650.00 risks canceled, and \$32,618.00 reinsurance in companies authorized in Colorado.....	52,268.00
Net risks written	\$ 99,248.00
Gross premiums on risks written.....	\$ 2,343.92
Less \$188.13 return premiums, and \$493.03 premiums for reinsurance in companies authorized in Colorado.....	681.16
Net premiums received	\$ 1,662.76
Losses paid (deducting salvage).....	\$ 7,048.93
Less losses on risks reinsured in companies authorized in Colorado.....	3,092.88
Net losses paid	\$ 3,956.05
Losses incurred	\$ 6,786.93
Less losses on risks reinsured in companies authorized in Colorado.....	3,096.88
Net losses incurred	\$ 3,690.05

NEW ZEALAND INSURANCE COMPANY, LIMITED, OF AUCKLAND, N. Z.

United States Office, 334 California Street, San Francisco, Cal.

United States Managers, CLINTON FOLGER and W. M. SPEYER.

CAPITAL STOCK

Amount of deposit capital.....	\$	450,000.00
Ledger assets (per balance) December 31 of previous year.....		805,116.96

INCOME

Net premium income.....	\$	478,940.72
Total investment income.....		33,565.00
Miscellaneous income		
Total income	\$	512,505.72

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	227,823.04
Remitted to head office.....		64,235.01
Other disbursements		204,214.30
Total disbursements	\$	496,272.35

ASSETS

Total admitted assets.....	\$	812,722.46
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	382,573.16
Capital, \$.....; surplus, \$430,149.30.....		430,149.30
Total liabilities	\$	812,722.46

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 45,852,474.00	\$ 665,456.25

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,309,840.00
Less \$349,789.00 risks canceled, and \$240,249.00 reinsurance in companies authorized in Colorado.....		590,038.00
Net risks written.....	\$	1,719,802.00
Gross premiums on risks written.....	\$	33,997.08
Less \$4,709.58 return premiums, and \$3,786.88 premiums for reinsurance in companies authorized in Colorado.....		8,496.46
Net premiums received.....	\$	25,500.62
Losses paid (deducting salvage).....	\$	13,985.98
Less losses on risks reinsured in companies authorized in Colorado..		2,333.90
Net losses paid.....	\$	11,652.08
Losses incurred	\$	13,597.61
Less losses on risks reinsured in companies authorized in Colorado..		2,333.90
Net losses incurred.....	\$	11,263.71

NIAGARA FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

New York City, N. Y.

President, HAROLD HERRICK.

Secretary, GEO. W. DEWEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	7,026,307.31

INCOME

Net premium income.....	\$ 3,827,597.01
Total investment income.....	305,007.64
Miscellaneous income	16,974.65
Total income	\$ 4,149,579.30

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,834,095.74
Paid stockholders for interest or dividends.....	250,000.00
Other disbursements	1,575,560.51
Total disbursements	\$ 3,659,656.25

ASSETS

Total admitted assets.....	\$ 7,439,173.09
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 4,115,440.15
Capital, \$1,000,000.00; surplus, \$2,323,732.94.....	3,323,732.94
Total liabilities	\$ 7,439,173.09

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$688,118,781.00	\$ 6,991,702.57

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,970,138.00
Less \$450,158.00 risks canceled, and \$506,263.00 reinsurance in companies authorized in Colorado.....	956,421.00
Net risks written.....	\$ 2,013,717.00
Gross premiums on risks written.....	\$ 41,531.31
Less \$4,140.79 return premiums, and \$8,039.50 premiums for reinsurance in companies authorized in Colorado.....	12,210.29
Net premiums received.....	\$ 29,321.02
Losses paid (deducting salvage).....	\$ 13,231.18
Less losses on risks reinsured in companies authorized in Colorado..	2,367.61
Net losses paid.....	\$ 10,866.54
Losses incurred	\$ 12,620.32
Less losses on risks reinsured in companies authorized in Colorado..	1,877.22
Net losses incurred.....	\$ 10,743.10

NORD DEUTSCHE INSURANCE COMPANY, OF HAMBURG, GERMANY

United States Office, 123 William Street, New York, N. Y.

United States Manager, J. H. LENEHAN.

United States Manager Marine Department, F. HERRMANN & CO.

CAPITAL STOCK

Amount of capital deposited.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,451,920.74

INCOME

Net premium income.....	\$ 1,307,592.51
Total investment income.....	55,183.93
Miscellaneous income	126,349.07
Total income	\$ 1,489,125.51

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 657,974.45
Paid stockholders for interest and dividends.....	506,149.91
Other disbursements	506,149.91
Total disbursements	\$ 1,164,124.36

ASSETS

Total admitted assets.....	\$ 1,776,379.17
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 837,599.33
Capital, \$400,000.00; surplus, \$538,770.84.....	938,770.84
Total liabilities	\$ 1,776,379.17

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 90,131,608.00	\$ 1,020,573.71

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 787,061.60
Less \$118,631.00 risks canceled, and \$39,659.00 reinsurance in companies authorized in Colorado.....	178,290.00
Net risks written.....	\$ 608,771.60
Gross premiums on risks written.....	\$ 12,053.77
Less \$1,332.24 return premiums, and \$2,297.72 premiums for reinsurance in companies authorized in Colorado.....	3,629.96
Net premiums received.....	\$ 8,423.81
Losses paid (deducting salvage).....	\$ 2,089.34
Less losses on risks reinsured in companies authorized in Colorado..	26.77
Net losses paid.....	\$ 2,062.57
Losses incurred	\$ 2,130.38
Less losses on risks reinsured in companies authorized in Colorado..	26.77
Net losses incurred.....	\$ 2,103.61

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, OF NEW YORK, N. Y.

76 William Street, New York, N. Y.

President, E. G. RICHARDS.

Secretary, J. F. HASTINGS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	2,236,720.46

INCOME

Net premium income.....	\$ 515,787.89
Total investment income.....	87,423.83
Miscellaneous income	1,211.57
Total income	\$ 634,423.29

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 270,378.36
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements	204,753.20
Total disbursements	\$ 495,131.66

ASSETS

Total admitted assets.....	\$ 2,277,566.81
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 537,521.00
Capital, \$200,000.00; surplus, \$1,540,045.81.....	1,740,045.81
Total liabilities	\$ 2,277,566.81

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$122,201,198.00	\$ 932,598.90

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 776,630.00
Less \$147,302.00 risks canceled, and \$155,501.00 reinsurance in companies authorized in Colorado.....	302,803.00
Net risks written.....	\$ 473,827.00
Gross premiums on risks written.....	\$ 9,281.72
Less \$1,589.82 return premiums, and \$2,080.89 premiums for reinsurance in companies authorized in Colorado.....	3,670.71
Net premiums received.....	\$ 5,611.01
Losses paid (deducting salvage).....	\$ 11,569.55
Less losses on risks reinsured in companies authorized in Colorado..	9,262.69
Net losses paid.....	\$ 2,306.86
Losses incurred	\$ 16,594.55
Less losses on risks reinsured in companies authorized in Colorado..	14,289.69
Net losses incurred.....	\$ 2,304.86

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, OF LONDON AND EDINBURGH

United States Office, 76 William Street, New York, N. Y.

United States Manager, E. G. RICHARDS.

CAPITAL STOCK

Amount of statutory deposit capital paid up in cash deposited with State of New York.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	9,622,909.45

INCOME

Net premium income.....	\$ 4,888,314.92
Total investment income.....	331,738.00
Miscellaneous income	39,814.86
Total income	\$ 5,259,867.78

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,063,946.75
Paid stockholders for interest or dividends.....	
Other disbursements	2,170,192.40
Total disbursements	\$ 5,234,139.15

ASSETS

Total admitted assets.....	\$ 8,921,607.68
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,394,831.59
Capital, \$200,000.00; surplus, \$3,416,776.09.....	3,616,776.09
Total liabilities	\$ 8,921,607.68*

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,016,051,139.00	\$ 9,159,773.94

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 4,751,797.00
Less \$619,531.00 risks canceled, and \$497,715.00 reinsurance in companies authorized in Colorado.....	1,117,266.00
Net risks written.....	\$ 3,634,531.00
Gross premiums on risks written.....	\$ 55,404.42
Less \$6,163.08 return premiums, and \$5,869.58 premiums for reinsurance in companies authorized in Colorado.....	12,032.66
Net premiums received.....	\$ 43,371.76
Losses paid (deducting salvage).....	\$ 20,474.42
Less losses on risks reinsured in companies authorized in Colorado..	4,781.62
Net losses paid.....	\$ 15,692.80
Losses incurred	\$ 20,253.49
Less losses on risks reinsured in companies authorized in Colorado..	4,798.62
Net losses incurred.....	\$ 15,454.87

THE NORTHERN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

United States Office, 55 John Street, New York, N. Y.

Attorney for the United States, GEO. W. BABB.

CAPITAL STOCK

Amount of capital (none in United States) paid up in cash, statutory deposit	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	5,380,297.62

INCOME

Net premium income.....	\$ 3,050,899.85
Total investment income.....	276,359.15
Miscellaneous income	501,165.12
Total income	\$ 3,828,424.12

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,688,256.30
Paid stockholders for interest or dividends.....	
Other disbursements	1,648,125.23
Total disbursements	\$ 3,336,381.53

ASSETS

Total admitted assets.....	\$ 5,583,800.63
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,304,860.21
Statutory deposit, \$200,000.00; surplus, \$2,078,940.42.....	2,278,940.42
Total liabilities	\$ 5,583,800.63

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$549,730,343.00	\$ 5,570,124.56

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,715,136.00
Less \$865,398.00 risks canceled, and \$201,487.00 reinsurance in companies authorized in Colorado.....	1,066,885.00
Net risks written.....	\$ 2,648,251.00
Gross premiums on risks written.....	\$ 55,681.39
Less \$10,277.39 return premiums, and \$3,428.89 premiums for reinsurance in companies authorized in Colorado.....	13,706.28
Net premiums received.....	\$ 41,975.11
Losses paid (deducting salvage).....	\$ 18,330.87
Less losses on risks reinsured in companies authorized in Colorado..	1,307.95
Net losses paid.....	\$ 17,022.92
Losses incurred	\$ 24,523.37
Less losses on risks reinsured in companies authorized in Colorado..	1,249.83
Net losses incurred.....	\$ 23,273.54

NORTHERN INSURANCE COMPANY, OF MOSCOW, RUSSIA

United States Managers, FESTER & FOLSOM,
123 William Street, New York, N. Y.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	1,014,682.64

INCOME

Net premium income	\$ 877,010.51
Total investment income	38,902.94
Miscellaneous income .....	.....
Total income	\$ 915,913.45

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 531,464.65
Paid stockholders for interest or dividends.....	.....
Other disbursements	387,185.65
Total disbursements	\$ 918,649.70

ASSETS

Total admitted assets	\$ 1,040,955.32
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 752,272.93
Capital, \$200,000.00; surplus, \$88,682.39.....	288,682.39
Total liabilities	\$ 1,040,955.32

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 917,540.00	\$ 14,321.62

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,007,957.00
Less \$225,014.60 risks canceled, and \$..... reinsurance in com- panies authorized in Colorado.....	225,014.00
Net risks written	\$ 782,943.00
Gross premiums on risks written.....	\$ 15,581.11
Less \$2,535.59 return premiums, and \$..... premiums for rein- surance in companies authorized in Colorado.....	2,535.59
Net premiums received	\$ 13,045.52
Losses paid (deducting salvage).....	\$ 3,350.45
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses paid	\$ 3,350.45
Losses incurred	\$ 5,610.08
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses incurred	\$ 5,610.08

NORTHERN INSURANCE COMPANY, OF NEW YORK, N. Y.

New York, N. Y.

President, WILLIAM MASON.

Secretary, JAMES MARSHALL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 350,000.00
Ledger assets (per balance) December 31 of previous year.....	1,385,439.94

INCOME

Net premium income	\$ 844,480.27
Total investment income	62,028.70
Miscellaneous income	200.00
Total income	\$ 906,708.97

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 439,677.30
Paid stockholders for interest or dividends.....	21,000.00
Other disbursements	413,473.60
Total disbursements	\$ 874,150.90

ASSETS

Total admitted assets.....	\$ 1,424,262.15
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 847,242.43
Capital, \$350,000.00; surplus, \$227,019.72.....	577,019.72
Total liabilities	\$ 1,424,262.15

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$152,197,563.00	\$ 1,425,615.19

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 275,760.00
Less \$33,300 risks canceled, and \$6,250.00 reinsurance in companies authorized in Colorado	39,550.00
Net risks written	\$ 236,210.00
Gross premiums on risks written.....	\$ 3,434.05
Less \$285.78 return premiums, and \$85.49 premiums for reinsurance in companies authorized in Colorado.....	371.27
Net premiums received	\$ 3,062.78
Losses paid (deducting salvage).....	\$ 164.88
Less losses on risks reinsured in companies authorized in Colorado.....	1.23
Net losses paid	\$ 463.65
Losses incurred	\$ —285.12
Less losses on risks reinsured in companies authorized in Colorado.....	1.23
Net losses incurred.....	\$ —286.35

NORTH RIVER INSURANCE COMPANY, OF NEW YORK CITY, N. Y.

95 William Street, New York City.

President, WM. E. HUTCHINS.

Secretary, FRED'K H. CRUM.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	2,750,876.42

INCOME

Net premium income	\$ 1,711,806.66
Total investment income	114,212.77
Miscellaneous income	615.37
Total income	\$ 1,826,634.80

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 921,128.05
Paid stockholders for interest or dividends.....	51,991.50
Other disbursements	760,469.86
Total disbursements	\$ 1,733,589.41

ASSETS

Total admitted assets	\$ 2,858,032.08
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,727,208.78
Capital, \$500,000.00; surplus, \$630,823.30.....	1,130,823.30
Total liabilities	\$ 2,858,032.08

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$285,598,619.00	\$ 2,852,367.29

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,932,793.00
Less \$638,813.00 risks canceled, and \$421,613.00 reinsurance in companies authorized in Colorado.....	1,063,426.00
Net risks written	\$ 1,869,367.00
Gross premiums on risks written.....	29,239.26
Less \$5,224.27 return premiums, and \$4,463.51 premiums for reinsurance in companies authorized in Colorado.....	9,687.81
Net premiums received	\$ 19,551.45
Losses paid (deducting salvage).....	10,435.93
Less losses on risks reinsured in companies authorized in Colorado.....	1,254.11
Net losses paid	\$ 9,181.82
Losses incurred	9,907.93
Less losses on risks reinsured in companies authorized in Colorado.....	1,290.63
Net losses incurred	\$ 8,617.30

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY, OF MINNEAPOLIS, MINN.

117-129 South Fifth Street, Minneapolis, Minn.

President, WALTER C. LEACH.

Secretary, JOHN H. GRIFFIN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00
Ledger assets (per balance) December 31 of previous year.....	1,128,641.51

INCOME

Net premium income	\$ 978,203.51
Total investment income	52,931.44
Miscellaneous income	1,081.52
Total income	\$ 1,032,216.47

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 516,358.34
Paid stockholders for interest or dividends.....	30,000.00
Other disbursements	374,504.76
Total disbursements	\$ 920,863.10

ASSETS

Total admitted assets	\$ 1,247,927.93
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 602,268.05
Capital, \$300,000.00; surplus, \$345,659.88.....	645,659.88
Total liabilities	\$ 1,247,927.93

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 85,569,105.00	\$ 995,210.37

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 274,921.00
Less \$44,630.00 risks canceled, and \$111,175.00 reinsurance in companies authorized in Colorado.....	158,805.00
Net risks written	\$ 116,116.00
Gross premiums on risks written.....	\$ 3,896.40
Less \$716.56 return premiums, and \$1,668.32 premiums for reinsurance in companies authorized in Colorado.....	2,384.88
Net premiums received	\$ 1,511.52
Losses paid (deducting salvage)	\$ 3,009.29
Less losses on risks reinsured in companies authorized in Colorado.....	1,344.85
Net losses paid	\$ 1,664.44
Losses incurred	\$ 3,037.29
Less losses on risks reinsured in companies authorized in Colorado.....	1,344.85
Net losses incurred	\$ 1,692.44

NORTHWESTERN NATIONAL INSURANCE COMPANY, OF MILWAUKEE, WIS.

Cor. Wisconsin and Jackson Streets, Milwaukee, Wis.

President, WILFORD M. PATTON.

Secretary, JOSEPH HUEBL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	7,069,409.22

INCOME

Net premium income	\$ 2,738,479.59
Total investment income	284,485.35
Miscellaneous income	131.82
Total income	\$ 3,023,099.76

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,341,072.72
Paid stockholders for interest or dividends.....	150,000.00
Other disbursements	1,304,700.96
Total disbursements	\$ 2,795,773.68

ASSETS

Total admitted assets	\$ 6,667,610.27
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 4,147,233.26
Capital, \$1,000,000.00; surplus, \$1,520,377.01.....	2,520,377.01
Total liabilities	\$ 6,667,610.27

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$740,618,618.00	\$ 6,487,147.30

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 4,020,709.00
Less \$405,453.00 risks canceled, and \$154,000.00 reinsurance in companies authorized in Colorado.....	559,453.00
Net risks written	\$ 3,461,256.00
Gross premiums on risks written.....	43,171.64
Less \$3,500.78 return premiums, and \$2,118.48 premiums for reinsurance in companies authorized in Colorado.....	5,619.26
Net premiums received	\$ 37,552.38
Losses paid (deducting salvage).....	11,700.46
Less losses on risks reinsured in companies authorized in Colorado	1,121.43
Net losses paid	\$ 10,579.03
Losses incurred	12,268.92
Less losses on risks reinsured in companies authorized in Colorado	1,371.43
Net losses incurred	\$ 10,897.49

UNITED STATES BRANCH OF THE
**NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED,
 OF NORWICH, ENGLAND**

United States Office, 59 John Street, New York City, N. Y.

United States Manager, J. MONTGOMERY HARE.

CAPITAL STOCK

Ledger assets (per balance) December 31 of previous year in the
 United States\$ 3,099,918.25

INCOME

Net premium income in the United States.....\$ 1,924,814.13
 Total investment income in the United States..... 111,350.78
 Miscellaneous income in the United States..... 116.41

Total income\$ 2,036,281.32

DISBURSEMENTS

Net amount paid policy-holders for losses in the
 United States\$ 1,123,413.86
 Paid stockholders for interest or dividends.....
 Other disbursements in the United States..... 828,610.83

Total disbursements\$ 1,952,024.69

ASSETS

Total admitted assets in the United States.....\$ 3,127,486.69

LIABILITIES

Total amount of liabilities, except capital and surplus
 in the United States\$ 1,944,401.17
 Surplus in the United States..... 1,183,085.52

Total liabilities in the United States.....\$ 3,127,486.69

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914, in the United States	\$325,068,987.00	\$ 3,282,128.13

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,848,695.00
Less \$564,636.00 risks canceled, and \$428,721.00 reinsurance in companies authorized in Colorado	993,357.00

Net risks written\$ 1,855,338.00

Gross premiums on risks written.....	\$ 42,005.61
Less \$6,461.96 return premiums, and \$7,100.89 premiums for reinsurance in companies authorized in Colorado.....	13,562.85

Net premiums received\$ 28,442.76

Losses paid (deducting salvage)	\$ 11,085.48
Less losses on risks reinsured in companies authorized in Colorado.....	921.12

Net losses paid\$ 10,164.36

Losses incurred	\$ 12,690.57
Less losses on risks reinsured in companies authorized in Colorado.....	1,729.04

Net losses incurred\$ 10,961.53

OCCIDENTAL FIRE INSURANCE COMPANY, OF ALBUQUERQUE, N. M.

Albuquerque, N. M.

President, M. W. FLOURNOY.

Secretary, GEORGE ROSLINGTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	400,710.94

INCOME

Net premium income.....	\$ 180,767.22
Total investment income.....	23,417.80
Miscellaneous income	5,841.94
Total income	\$ 210,026.96

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 121,921.24
Paid stockholders for interest or dividends.....	
Other disbursements	87,836.90
Total disbursements	\$ 209,758.14

ASSETS

Total admitted assets.....	\$ 396,867.60
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 159,021.46
Capital, \$200,000.00; surplus, \$37,846.14.....	237,846.14
Total liabilities	\$ 396,867.60

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 23,241,267.00	\$ 260,647.01

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 46,700.00
Less \$23,450.00 risks canceled, and \$1,700.00 reinsurance in companies authorized in Colorado.....	25,150.00
Net risks written.....	\$ 21,550.00
Gross premiums on risks written.....	\$ 497.90
Less \$272.22 return premiums, and \$35.56 premiums for reinsurance in companies authorized in Colorado.....	307.78
Net premiums received.....	\$ 190.12
Losses paid (deducting salvage).....	\$ 1,188.46
Less losses on risks reinsured in companies authorized in Colorado..	64.71
Net losses paid.....	\$ 1,123.75
Losses incurred	\$ 1,188.46
Less losses on risks reinsured in companies authorized in Colorado..	64.71
Net losses incurred.....	\$ 1,123.75

OLD COLONY INSURANCE COMPANY OF MASSACHUSETTS, OF BOSTON, MASS.

87 Kilby Street, Boston, Mass.

President, RANSOM B. FULLER.

Secretary, CHARLES D. HODGES.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	400,000.00
Ledger assets (per balance) December 31 of previous year.....		1,464,498.77

INCOME

Net premium income.....	\$	624,909.35
Total investment income.....		50,630.19
Miscellaneous income		2,032.02
Total income	\$	677,571.56

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	413,400.68
Paid stockholders for interest or dividends.....		24,000.00
Other disbursements		228,489.81
Total disbursements	\$	665,890.49

ASSETS

Total admitted assets.....	\$	1,319,301.53
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	585,902.55
Capital, \$400,000.00; surplus, \$333,398.98.....		733,398.98
Total liabilities	\$	1,319,301.53

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 87,412,776.00	\$ 910,252.58

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	98,244.00
Less \$17,381.00 risks canceled, and \$28,325.00 reinsurance in companies authorized in Colorado.....		45,706.00
Net risks written.....	\$	52,538.00
Gross premiums on risks written.....	\$	1,976.65
Less \$418.42 return premiums, and \$601.07 premiums for reinsurance in companies authorized in Colorado.....		1,019.49
Net premiums received.....	\$	957.16
Losses paid (deducting salvage).....	\$	3,306.78
Less losses on risks reinsured in companies authorized in Colorado..		1,528.62
Net losses paid.....	\$	1,778.16
Losses incurred	\$	3,356.78
Less losses on risks reinsured in companies authorized in Colorado..		1,553.62
Net losses incurred.....	\$	1,803.16

ORIENT INSURANCE COMPANY, OF HARTFORD, CONN.

20-22 Trinity Street, Hartford, Conn.

President, ARCHIBALD G. McILWAINE, JR.

Secretary, HENRY W. GRAY, JR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	3,740,362.31

INCOME

Net premium income.....	\$ 1,563,692.76
Total investment income.....	141,127.73
Miscellaneous income	5.00
Total income	\$ 1,704,825.49

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 892,712.87
Paid stockholders for interest or dividends.....	
Other disbursements	660,930.51
Total disbursements	\$ 1,553,643.38

ASSETS

Total admitted assets.....	\$ 3,625,672.00
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,623,606.56
Capital, \$1,000,000.00; surplus, \$1,002,065.44.....	2,002,065.44
Total liabilities	\$ 3,625,672.00

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$285,952,024.00	\$ 2,857,121.01

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,054,213.00
Less \$214,777.00 risks canceled, and \$45,009.60 reinsurance in companies authorized in Colorado.....	278,970.00
Net risks written.....	\$ 775,243.00
Gross premiums on risks written.....	\$ 16,638.43
Less \$3,078.47 return premiums, and \$897.64 premiums for reinsurance in companies authorized in Colorado.....	3,976.11
Net premiums received.....	\$ 12,662.32
Losses paid (deducting salvage).....	\$ 7,609.39
Less losses on risks reinsured in companies authorized in Colorado..	140.91
Net losses paid.....	\$ 7,468.48
Losses incurred	\$ 7,069.39
Less losses on risks reinsured in companies authorized in Colorado..	140.91
Net losses incurred.....	\$ 6,928.48

THE PALATINE INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

United States Office, 55 John Street, New York City, N. Y.

United States Manager, A. H. WRAY.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 3,351,523.59

INCOME

Net premium income	\$ 2,001,382.92
Total investment income	119,500.00
Miscellaneous income	11,038.26
Total income	\$ 2,131,921.18

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,172,594.22
Paid stockholders for interest or dividends.....	
Other disbursements	937,157.35
Total disbursements	\$ 2,109,751.57

ASSETS

Total admitted assets	\$ 3,185,774.33
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,181,336.08
Capital, \$.....; surplus, \$1,004,438.25.....	1,004,438.25
Total liabilities	\$ 3,185,774.33

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$337,849,484.00	\$ 3,688,223.00

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,824,500.00
Less \$401,400.00 risks canceled, and \$239,908.00 reinsurance in companies authorized in Colorado	641,308.00
Net risks written	\$ 2,183,192.00
Gross premiums on risks written	\$ 34,717.57
Less \$1,723.87 return premiums, and \$3,836.91 premiums for reinsurance in companies authorized in Colorado.....	8,560.78
Net premiums received.....	\$ 26,156.79
Losses paid (deducting salvage)	\$ 7,454.65
Less losses on risks reinsured in companies authorized in Colorado..	496.86
Net losses paid	\$ 6,957.79
Losses incurred	\$ 8,109.65
Less losses on risks reinsured in companies authorized in Colorado..	1,386.86
Net losses incurred	\$ 6,722.79

PATERNELLE FIRE INSURANCE COMPANY, LIMITED, OF PARIS, FRANCE

United States Office, 80 Maiden Lane, New York, N. Y.

United States Manager, MEINEL & WEMPLE (Inc.).

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	916,352.52

INCOME

Net premium income	\$ 493,921.59
Total investment income.....	31,436.34
Miscellaneous income	50,925.00
Total income	\$ 575,382.93

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 502,534.86
Paid stockholders for interest or dividends.....	
Other disbursements	155,486.60
Total disbursements	\$ 658,021.46

ASSETS

Total admitted assets	\$ 852,794.25
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 526,478.75
Capital, \$.....; surplus, \$326,315.50.....	326,315.50
Total liabilities	\$ 852,794.25

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 69,622,766.00	\$ 751,816.99

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,088,574.00
Less \$303,308.00 risks canceled, and \$343,196.00 reinsurance in companies authorized in Colorado	646,504.00
Net risks written	\$ 442,070.00
Gross premiums on risks written.....	\$ 12,570.97
Less \$2,722.58 return premiums, and \$5,009.55 premiums for reinsurance in companies authorized in Colorado.....	7,732.13
Net premiums received	\$ 4,838.84
Losses paid (deducting salvage).....	\$ 3,711.75
Less losses on risks reinsured in companies authorized in Colorado..	775.69
Net losses paid.....	\$ 2,936.06
Losses incurred	\$ 4,713.32
Less losses on risks reinsured in companies authorized in Colorado..	779.02
Net losses incurred	\$ 3,934.30

THE PENNSYLVANIA FIRE INSURANCE COMPANY, OF PHILADELPHIA, PA.

510 Walnut Street, Philadelphia, Pa.

President, R. DALE BENSON.

Secretary, W. GARDNER CROWELL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	8,465,726.89

INCOME

Net premium income	\$ 3,672,121.37
Total investment income	329,756.34
Miscellaneous income	15,913.68
Total income	\$ 4,017,791.39

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,332,893.58
Paid stockholders for interest or dividends.....	225,000.00
Other disbursements	1,403,820.51
Total disbursements	\$ 3,961,714.09

ASSETS

Total admitted assets	\$ 8,090,190.07
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,151,636.73
Capital, \$750,000.00; surplus, \$2,188,553.34.....	2,938,553.34
Total liabilities	\$ 8,090,190.07

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$674,827,476.00	\$ 7,045,081.91

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 3,612,445.00
Less \$402,158.00 risks canceled, and \$196,710.00 reinsurance in companies authorized in Colorado.....	598,898.00
Net risks written	\$ 3,013,567.00
Gross premiums on risks written.....	\$ 40,274.92
Less \$5,290.01 return premiums, and \$3,163.05 premiums for reinsurance in companies authorized in Colorado.....	8,453.09
Net premiums received	\$ 31,821.83
Losses paid (deducting salvage)	\$ 15,463.37
Less losses on risks reinsured in companies authorized in Colorado..	152.51
Net losses paid	\$ 15,310.86
Losses incurred	\$ 14,426.72
Less losses on risks reinsured in companies authorized in Colorado..	152.51
Net losses incurred	\$ 14,274.21

PEOPLE'S NATIONAL FIRE INSURANCE COMPANY, OF WILMINGTON, DEL.

Northeast Third and Walnut, Philadelphia, Pa.

President, E. C. STOKES.

Secretary, H. T. ALLISY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	1,880,085.40

INCOME

Net premium income	\$ 891,215.01
Total investment income	78,975.30
Miscellaneous income	69,549.93
Total income	\$ 1,039,740.24

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 481,021.63
Paid stockholders for interest or dividends.....	
Other disbursements	176,299.99
Total disbursements	\$ 957,324.62

ASSETS

Total admitted assets.....	\$ 1,930,765.60
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 680,826.15
Capital, \$1,000,000.00; surplus, \$219,939.45.....	1,219,939.45
Total liabilities	\$ 1,930,765.60

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$103,546,473.00	\$ 1,139,885.11

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 731,100.00
Less \$135,036.00 risks canceled, and \$110,981.00 reinsurance in companies authorized in Colorado.....	246,020.00
Net risks written	\$ 485,080.00
Gross premiums on risks written.....	9,890.24
Less \$1,969.86 return premiums, and \$1,293.03 premiums for reinsurance in companies authorized in Colorado.....	3,262.89
Net premiums received	\$ 6,636.35
Losses paid (deducting salvage).....	2,758.04
Less losses on risks reinsured in companies authorized in Colorado.....	97.06
Net losses paid	\$ 2,660.98
Losses incurred	\$ 2,723.57
Less losses on risks reinsured in companies authorized in Colorado.....	196.91
Net losses incurred	\$ 2,526.66

PHENIX FIRE INSURANCE COMPANY, OF PARIS, FRANCE

United States Office, 17 Custom House Street, Providence, R. I.

United States Managers, STARKWEATHER & SHEPLEY, Inc.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	629,743.30

INCOME

Net premium income	\$ 275,722.05
Total investment income	21,050.00
Miscellaneous income	1,502.20
Total income	\$ 298,274.25

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 179,544.26
Paid stockholders for interest or dividends.....	.....
Other disbursements	116,486.18
Total disbursements	\$ 296,030.44

ASSETS

Total admitted assets	\$ 629,588.65
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 290,913.48
Capital, \$.....; surplus, \$338,675.17.....	338,675.17
Total liabilities	\$ 629,588.65

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 43,845,144.00	\$ 393,457.09

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 628,108.00
Less \$188,944.00 risks canceled, and \$105,009.00 reinsurance in companies authorized in Colorado	293,953.00
Net risks written.....	\$ 334,155.00
Gross premiums on risks written.....	\$ 8,918.12
Less \$2,558.01 return premiums, and \$1,554.56 premiums for reinsurance in companies authorized in Colorado.....	4,112.57
Net premiums received	\$ 4,805.55
Losses paid (deducting salvage).....	\$ 1,573.11
Less losses on risks reinsured in companies authorized in Colorado.....	49.12
Net losses paid	\$ 1,523.99
Losses incurred	\$ 1,729.75
Less losses on risks reinsured in companies authorized in Colorado.....	51.93
Net losses incurred	\$ 1,677.82

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

United States Office, 100 William Street, New York.

Manager, P. BERESFORD.

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	3,881,492.08

INCOME

Net premium income	\$ 2,592,173.58
Total investment income	130,724.26
Miscellaneous income	82,682.53
Total income	\$ 2,805,580.37

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,443,160.03
Paid stockholders for interest or dividends.....	1,240,199.71
Other disbursements	1,240,199.71
Total disbursements	\$ 2,683,359.71

ASSETS

Total admitted assets.....	\$ 4,027,712.25
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 2,535,550.95
Capital, \$200,000.00; surplus, \$1,292,161.30.....	1,492,161.30
Total liabilities	\$ 4,027,712.25

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$153,484,280.00	\$ 4,356,210.72

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,743,452.00
Less \$493,850.00 risks canceled, and \$156,663.00 reinsurance in companies authorized in Colorado.....	950,513.00
Net risks written	\$ 792,939.00
Gross premiums on risks written.....	\$ 19,278.02
Less \$1,028.81 return premiums, and \$5,046.86 premiums for reinsurance in companies authorized in Colorado.....	9,075.70
Net premiums received	\$ 10,202.32
Losses paid (deducting salvage).....	1,460.78
Less losses on risks reinsured in companies authorized in Colorado.....	137.17
Net losses paid	\$ 1,323.61
Losses incurred	\$ 1,254.78
Less losses on risks reinsured in companies authorized in Colorado.....	137.17
Net losses incurred	\$ 1,117.61

THE PHOENIX INSURANCE COMPANY, OF HARTFORD, CONN.

Hartford, Conn.

President, EDWARD MILLIGAN.

Secretary, JOHN B. KNOX.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 3,000,000.00
Ledger assets (per balance) December 31 of previous year.....	12,833,659.49

INCOME

Net premium income	\$ 5,399,701.31
Total investment income	653,877.11
Miscellaneous income	14,585.02
Total income	\$ 6,068,163.44

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,056,765.06
Paid stockholders for interest or dividends.....	663,091.05
Other disbursements	2,283,403.08
Total disbursements	\$ 6,003,259.19

ASSETS

Total admitted assets	\$ 14,477,208.86
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 6,299,295.88
Capital, \$3,000,000.00; surplus, \$5,187,002.98.....	\$ 5,187,002.98
Total liabilities	\$ 11,486,300.86

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$1,096,842,210.00	\$ 10,625,993.35

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 4,308,110.00
Less \$716,358.00 risks canceled, and \$1,292,036.00 reinsurance in companies authorized in Colorado.....	2,008,391.00
Net risks written	\$ 2,299,716.00
Gross premiums on risks written.....	\$ 57,083.44
Less \$6,104.14 return premiums, and \$8,666.50 premiums for reinsurance in companies authorized in Colorado.....	14,770.64
Net premiums received	\$ 42,312.80
Losses paid (deducting salvage)	\$ 17,235.98
Less losses on risks reinsured in companies authorized in Colorado.....	713.16
Net losses paid	\$ 16,522.82
Losses incurred	\$ 18,550.04
Less losses on risks reinsured in companies authorized in Colorado.....	1,734.76
Net losses incurred	\$ 16,815.28

PITTSBURGH FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

316 Fourth Avenue, Pittsburgh, Pa.

President, R. J. WILSON.

Secretary, W. J. R. MAGILL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	502,468.17

INCOME

Net premium income	\$ 188,282.36
Total investment income	26,686.17
Miscellaneous income .....	.....
Total income	\$ 214,968.53

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 108,080.70
Paid stockholders for interest or dividends.....	16,000.00
Other disbursements	92,224.80
Total disbursements	\$ 216,305.50

ASSETS

Total admitted assets	\$ 514,751.60
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 205,611.14
Capital, \$200,000.00; surplus, \$109,140.46.....	309,140.46
Total liabilities	\$ 514,751.60

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 32,884,934.00	\$ 349,487.02

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 391,769.56
Less \$74,695.66 risks canceled, and \$42,930.82 reinsurance in companies authorized in Colorado.....	117,626.48
Net risks written	\$ 274,143.08
Gross premiums on risks written	\$ 5,107.12
Less \$926.67 return premiums, and \$456.77 premiums for reinsurance in companies authorized in Colorado.....	1,383.44
Net premiums received	\$ 3,723.68
Losses paid (deducting salvage)	\$ 1,224.82
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses paid	\$ 1,224.82
Losses incurred	\$ 1,224.82
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses incurred	\$ 1,224.82

PROVIDENCE WASHINGTON INSURANCE COMPANY, OF PROVIDENCE, R. I.

26 Market Square, Providence, R. I.

President, J. B. BRANCH.

Secretary, A. G. BEALS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,047,719.26

INCOME

Net premium income	\$ 3,689,154.73
Total investment income	241,225.06
Miscellaneous income	
Total income	\$ 3,930,379.79

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,218,897.40
Paid stockholders for interest or dividends.....	100,000.00
Other disbursements	1,341,710.02
Total disbursements	\$ 3,660,607.42

ASSETS

Total admitted assets	\$ 5,183,653.34
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 3,317,421.82
Capital, \$1,000,000.00; surplus, \$866,231.52.....	1,866,231.52
Total liabilities	\$ 5,183,653.34

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$463,591,982.00	\$ 4,876,281.15

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,514,946.00
Less \$425,435.00 risks canceled, and \$374,099.00 reinsurance in companies authorized in Colorado.....	799,534.00
Net risks written	\$ 1,715,412.00
Gross premiums on risks written	\$ 31,742.32
Less \$5,031.60 return premiums, and \$6,387.85 premiums for reinsurance in companies authorized in Colorado.....	11,419.45
Net premiums received	\$ 20,322.87
Losses paid (deducting salvage)	\$ 10,106.86
Less losses on risks reinsured in companies authorized in Colorado.....	1,693.06
Net losses paid	\$ 8,408.80
Losses incurred	\$ 8,735.63
Less losses on risks reinsured in companies authorized in Colorado.....	1,394.09
Net losses incurred	\$ 7,341.59

PRUSSIAN NATIONAL INSURANCE COMPANY, OF STETTIN, GERMANY

United States Office, 175 West Jackson Boulevard, Chicago, Ill.

United States Manager, HAROLD W. LETTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 220,000.00
Ledger assets (per balance) December 31 of previous year.....	2,116,971.96

INCOME

Net premium income.....	\$ 1,120,689.90
Total investment income.....	67,613.87
Miscellaneous income	369,000.01
Total income	\$ 1,557,303.78

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 634,290.08
Paid stockholders for interest or dividends.....	
Other disbursements	563,587.76
Total disbursements	\$ 1,197,877.84

ASSETS

Total admitted assets.....	\$ 2,398,540.84
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,395,134.79
Capital, \$220,000.00; surplus, \$783,406.05.....	1,003,406.05
Total liabilities	\$ 2,398,540.84

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$238,137,260.00	\$ 2,379,928.70

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,234,138.00
Less \$412,508.00 risks canceled, and \$596,085.00 reinsurance in companies authorized in Colorado.....	1,009,593.00
Net risks written.....	\$ 1,224,545.00
Gross premiums on risks written.....	\$ 35,730.31
Less \$5,976.68 return premiums, and \$8,441.37 premiums for reinsurance in companies authorized in Colorado.....	14,418.05
Net premiums received.....	\$ 21,312.26
Losses paid (deducting salvage).....	\$ 15,365.02
Less losses on risks reinsured in companies authorized in Colorado..	4,787.61
Net losses paid.....	\$ 10,577.41
Losses incurred	\$ 13,781.52
Less losses on risks reinsured in companies authorized in Colorado..	3,273.92
Net losses incurred.....	\$ 10,457.60

QUEEN INSURANCE COMPANY OF AMERICA, OF NEW YORK, N. Y.

84 William Street, New York, N. Y.

President, E. F. BEDDALL.

Secretary, NEVETT S. BARTOW.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	10,494,215.25

INCOME

Net premium income.....	\$ 5,065,279.35
Total investment income.....	392,723.06
Miscellaneous income	9,597.44
Total income	\$ 5,467,599.85

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,957,968.45
Paid stockholders for interest or dividends.....	300,000.00
Other disbursements	2,031,438.85
Total disbursements	\$ 5,289,407.30

ASSETS

Total admitted assets.....	\$ 10,187,030.04
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,165,587.85
Capital, \$1,000,000.00; surplus, \$4,021,442.19.....	5,021,442.19
Total liabilities	\$ 10,187,030.04

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$802,542,366.00	\$ 8,900,142.19

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,924,076.00
Less \$468,819.00 risks canceled, and \$299,929.00 reinsurance in companies authorized in Colorado.....	758,748.00
Net risks written.....	\$ 2,165,328.00
Gross premiums on risks written.....	\$ 44,785.56
Less \$5,701.76 return premiums, and \$4,945.63 premiums for reinsurance in companies authorized in Colorado.....	10,647.39
Net premiums received.....	\$ 34,138.17
Losses paid (deducting salvage).....	\$ 17,481.17
Less losses on risks reinsured in companies authorized in Colorado..	2,664.03
Net losses paid.....	\$ 14,817.14
Losses incurred	\$ 12,591.85
Less losses on risks reinsured in companies authorized in Colorado..	550.59
Net losses incurred.....	\$ 12,041.26

THE RELIANCE INSURANCE COMPANY, OF PHILADELPHIA, PA.

429 Walnut Street, Philadelphia, Pa.

President, WM. CHUBB.

Secretary, CHAS. J. WISTER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,652,794.72

INCOME

Net premium income.....	\$ 679,260.05
Total investment income.....	64,121.83
Miscellaneous income	36,969.21
Total income	\$ 780,351.09

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 424,148.51
Paid stockholders for interest or dividends.....	24,000.00
Other disbursements	424,409.31
Total disbursements	\$ 872,557.82

ASSETS

Total admitted assets.....	\$ 1,534,308.81
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 963,787.35
Capital, \$400,000.00; surplus, \$170,521.46.....	570,521.46
Total liabilities	\$ 1,534,308.81

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$138,539,253.00	\$ 1,421,322.71

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,528,372.00
Less \$253,649.00 risks canceled, and \$239,132.00 reinsurance in companies authorized in Colorado.....	492,781.00
Net risks written.....	\$ 1,035,591.00
Gross premiums on risks written.....	\$ 18,194.84
Less \$2,728.02 return premiums, and \$3,358.30 premiums for reinsurance in companies authorized in Colorado.....	6,086.32
Net premiums received.....	\$ 12,108.52
Losses paid (deducting salvage).....	\$ 6,114.57
Less losses on risks reinsured in companies authorized in Colorado..	1,294.22
Net losses paid.....	\$ 4,820.35
Losses incurred	\$ 5,946.67
Less losses on risks reinsured in companies authorized in Colorado..	1,294.22
Net losses incurred.....	\$ 4,652.45

RHODE ISLAND INSURANCE COMPANY, OF PROVIDENCE, R. I.

17 Custom House Street, Providence, R. I.

President, GEO. L. SHEPLEY.

Secretary, EMIL G. PIEPER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,401,115.63

INCOME

Net premium income	\$ 663,998.44
Total investment income	51,694.37
Miscellaneous income	
Total income	\$ 715,692.81

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 364,810.34
Paid stockholders for interests or dividends.....	40,000.00
Other disbursements	248,403.18
Total disbursements	\$ 653,213.52

ASSETS

Total admitted assets.....	\$ 1,429,576.45
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 707,019.87
Capital, \$400,000.00; surplus, \$322,556.58.....	722,556.58
Total liabilities	\$ 1,429,576.45

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$111,667,801.00	\$ 1,035,393.38

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 950,293.78
Less \$206,344.26 risks canceled, and \$194,050.00 reinsurance in companies authorized in Colorado.....	400,394.26
Net risks written	\$ 549,899.52
Gross premiums on risks written.....	13,905.69
Less \$2,872.00 return premiums and \$3,140.73 premiums for reinsurance in companies authorized in Colorado.....	6,012.73
Net premiums received	\$ 7,892.96
Losses paid (deducting salvage).....	4,295.95
Less losses on risks reinsured in companies authorized in Colorado.....	491.54
Net losses paid	\$ 3,804.41
Losses incurred	4,330.26
Less losses on risks reinsured in companies authorized in Colorado.....	499.04
Net losses incurred	\$ 3,831.22

RICHMOND INSURANCE COMPANY, OF NEW YORK, N. Y.

1621 Richmond Avenue, West New Brighton, N. Y.

President, J. F. SMITH.

Secretary, DAVID G. WAKEMAN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		517,824.59

INCOME

Net premium income	\$	289,580.48
Total investment income		24,591.33
Miscellaneous income		203.13
Total income	\$	314,374.94

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	129,448.22
Paid stockholders for interest or dividends.....		12,000.00
Other disbursements		110,437.99
Total disbursements	\$	251,886.21

ASSETS

Total admitted assets	\$	577,809.29
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	207,617.37
Capital, \$200,000.00; surplus, \$170,191.92.....		370,191.92
Total liabilities	\$	577,809.29

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 29,720,513.00	\$ 322,555.58

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	122,815.00
Less \$37,749.00 risks canceled, and \$13,750.00 reinsurance in companies authorized in Colorado.....		51,499.00
Net risks written	\$	71,316.00
Gross premiums on risks written.....	\$	1,390.70
Less \$231.68 return premiums, and \$97.50 premiums for reinsurance in companies authorized in Colorado.....		329.18
Net premiums received	\$	1,061.52
Losses paid (deducting salvage).....	\$	123.98
Less losses on risks reinsured in companies authorized in Colorado.....		
Net losses paid	\$	123.98
Losses incurred	\$	123.98
Less losses on risks reinsured in companies authorized in Colorado.....		
Net losses incurred	\$	123.98

UNITED STATES BRANCH OF THE
ROSSIA INSURANCE COMPANY, OF PETROGRAD, RUSSIA

United States Office, Corner Farmington Avenue and Broad Street,
Hartford, Connecticut.

United States Manager, C. F. STURHAHN.

CAPITAL STOCK

Statutory deposit	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	6,412,042.64

INCOME

Net premium income	\$ 6,159,562.45
Total investment income.....	323,894.27
Miscellaneous income	442,677.04
 Total income	 \$ 6,926,133.76

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 4,735,100.59
Paid stockholders for interest or dividends.....	.....
Other disbursements	2,126,421.72
 Total disbursements	 \$ 6,861,522.31

ASSETS

Total admitted assets.....	\$ 6,233,165.37
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LIABILITIES

Total amount of liabilities, except statutory deposit..	\$ 4,935,011.64
Statutory deposit, \$200,000.00; surplus, \$1,098,153.73.....	1,298,153.73
 Total liabilities	 \$ 6,233,165.37

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$641,071,050.00	\$ 7,145,494.21

COLORADO BUSINESS DURING THE YEAR

Gross risks reinsured.....	\$ 4,811,721.00
Less \$1,199,288.00 risks canceled, and \$686,300.00 reinsurance in companies authorized in Colorado.....	1,885,588.00
 Net risks reinsured	 \$ 2,926,136.00
Gross reinsurance premiums on risks reinsured.....	61,875.31
Less \$12,566.99 return premiums, and \$10,419.21 premiums for reinsurance in companies authorized in Colorado.....	22,986.23
 Net premiums received	 \$ 38,889.08
Losses paid (deducting salvage).....	24,750.95
Less losses on risks reinsured in companies authorized in Colorado.....	87.95
 Net losses paid	 \$ 24,663.00
Losses incurred	23,885.95
Less losses on risks reinsured in companies authorized in Colorado.....	352.95
 Net losses incurred	 \$ 23,533.00

ROYAL EXCHANGE ASSURANCE COMPANY, OF LONDON, ENGLAND

United States Office, 92 William Street, New York City, N. Y.

United States Manager, R. D. HARVEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 3,089,476.47

INCOME

Net premium income	\$ 1,909,721.29
Total investment income	105,918.43
Miscellaneous income	184,045.18
Total income	\$ 2,199,684.90

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,087,153.96
Paid stockholders for interest or dividends.....	
Other disbursements	1,091,757.52
Total disbursements	\$ 2,178,911.48

ASSETS

Total admitted assets	\$ 2,947,575.17
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,880,266.82
Deposit capital, \$400,000.00; surplus, \$667,308.35.....	1,067,308.35
Total liabilities	\$ 2,947,575.17

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$310,997,777.00	\$ 3,077,827.21

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,849,132.00
Less \$462,512.00 risks canceled, and \$701,783.00 reinsurance in companies authorized in Colorado.....	1,164,295.00
Net risks written	\$ 1,684,837.00
Gross premiums on risks written.....	\$ 44,271.61
Less \$13,953.43 return premiums, and \$8,105.55 premiums for reinsurance in companies authorized in Colorado.....	22,058.98
Net premiums received	\$ 22,212.63
Losses paid (deducting salvage)	\$ 15,854.98
Less losses on risks reinsured in companies authorized in Colorado..	5,991.65
Net losses paid	\$ 9,863.33
Losses incurred	\$ 15,446.00
Less losses on risks reinsured in companies authorized in Colorado..	5,846.05
Net losses incurred	\$ 9,599.95

ROYAL INSURANCE COMPANY, LIMITED, OF ENGLAND

United States Office, 84 William Street, New York City, N. Y.

General Attorney, EDWIN FITCH BEDDALL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 560,000.00
Ledger assets (per balance) December 31 of previous year.....	12,899,482.84

INCOME

Net premium income	\$ 8,199,617.41
Total investment income	693,595.11
Miscellaneous income	39,568.57
Total income	\$ 8,932,781.09

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 4,477,736.41
Paid stockholders for interest or dividends.....	
Other disbursements	3,854,008.66
Total disbursements	\$ 8,331,745.10

ASSETS

Total admitted assets	\$ 13,291,637.18
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 9,531,074.76
Capital, \$560,000.00; surplus, \$3,200,562.42.....	3,760,582.42
Total liabilities	\$ 13,291,637.18

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914	\$1,599,494,419.00	\$ 16,344,212.25

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 5,960,581.00
Less \$1,478,027.00 risks canceled, and \$737,302.00 reinsurance in companies authorized in Colorado.....	2,215,329.00
Net risks written	\$ 3,745,252.00
Gross premiums on risks written	\$ 82,418.86
Less \$14,793.39 return premiums, and \$12,101.31 premiums for reinsurance in companies authorized in Colorado.....	26,894.70
Net premiums received	\$ 55,524.16
Losses paid (deducting salvage).....	\$ 20,437.55
Less losses on risks reinsured in companies authorized in Colorado..	1,829.68
Net losses paid	\$ 18,607.87
Losses incurred	\$ 19,339.97
Less losses on risks reinsured in companies authorized in Colorado..	1,834.16
Net losses incurred	\$ 17,505.81

RUSSIAN RE-INSURANCE COMPANY, OF ST. PETERSBURG, RUSSIA

United States Office, 15 William Street, New York, N. Y.

United States Manager, PAUL E. RASOR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,543,068.18

INCOME

Net premium income	\$ 1,245,399.69
Total investment income	57,766.06
Miscellaneous income	
Total income	\$ 1,303,165.75

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 789,469.09
Paid stockholders for interest or dividends.....	
Other disbursements	457,916.88
Total disbursements	\$ 1,247,385.97

ASSETS

Total admitted assets	\$ 1,602,187.38
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,070,369.19
Capital, \$200,000.00; surplus, \$331,818.19.....	531,818.19
Total liabilities	\$ 1,602,187.38

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$170,123,672.00	\$ 1,744,298.56

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 740,088.00
Less \$123,348.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	123,348.00
Net risks written	\$ 616,740.00
Gross premiums on risks written	\$ 11,383.56
Less \$2,869.92 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	2,869.92
Net premiums received	\$ 8,513.64
Losses paid (deducting salvage).....	\$ 5,132.34
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid	\$ 5,132.34
Losses incurred	\$ 5,003.34
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred	\$ 5,003.34

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, OF ST. PAUL, MINN.

Corner Fifth and Washington Streets, St. Paul, Minn.

President, F. R. BIGELOW.

Secretary, A. W. PERRY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	9,797,939.02

INCOME

Net premium income.....	\$ 6,604,982.51
Total investment income.....	418,162.79
Miscellaneous income.....	54,015.64
Total income	\$ 7,077,160.94

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,786,086.77
Stock	500,000.00
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	2,415,234.33
Total disbursements	\$ 6,821,321.10

ASSETS

Total admitted assets.....	\$ 10,129,815.16
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,945,811.77
Capital, \$1,000,000.00; surplus, \$3,184,003.39.....	4,184,003.39
Total liabilities	\$ 10,129,815.16

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$836,245,506.00	\$ 10,146,201.88

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,557,765.00
Less \$429,671.00 risks canceled, and \$248,627.00 reinsurance in companies authorized in Colorado.....	678,298.00
Net risks written.....	\$ 1,879,467.00
Gross premiums on risks written.....	\$ 36,780.91
Less \$5,461.90 return premiums, and \$3,480.96 premiums for reinsurance in companies authorized in Colorado.....	8,942.86
Net premiums received.....	\$ 27,838.08
Losses paid (deducting salvage).....	\$ 15,031.58
Less losses on risks reinsured in companies authorized in Colorado..	3,096.40
Net losses paid.....	\$ 11,935.18
Losses incurred	\$ 14,408.52
Less losses on risks reinsured in companies authorized in Colorado..	3,090.98
Net losses incurred.....	\$ 11,317.54

SALAMANDRA INSURANCE COMPANY, OF PETROGRAD, RUSSIA

United States Office, 80 Maiden Lane, New York, N. Y.

United States Managers, MEINEL & WEMPLE (Inc.).

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	2,442,557.03

INCOME

Net premium income.....	\$ 2,886,491.84
Total investment income.....	110,038.81
Miscellaneous income	403,527.59
 Total income	 \$ 3,400,058.24

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,696,810.10
Paid stockholders for interest or dividends.....	110,038.81
Other disbursements	1,291,643.75
 Total disbursements	 \$ 2,988,453.86

ASSETS

Total admitted assets.....	\$ 2,889,032.24
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,387,130.47
Deposit, \$200,000.00; surplus, \$301,901.77.....	501,901.77
 Total liabilities	 \$ 2,889,032.24

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$348,113,838.00	\$ 3,759,085.13

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 7,700,338.00
Less \$1,842,091.00 risks canceled, and \$3,647,895.00 reinsurance in companies authorized in Colorado.....	5,489,986.00
 Net risks written.....	 \$ 2,210,352.00
 Gross premiums on risks written.....	 79,523.78
Less \$17,202.09 return premiums, and \$38,127.47 premiums for reinsurance in companies authorized in Colorado.....	55,329.56
 Net premiums received.....	 \$ 24,194.22
 Losses paid (deducting salvage).....	 \$ 28,907.87
Less losses on risks reinsured in companies authorized in Colorado..	18,129.01
 Net losses paid.....	 \$ 10,778.86
 Losses incurred	 \$ 32,106.80
Less losses on risks reinsured in companies authorized in Colorado..	19,650.82
 Net losses incurred.....	 \$ 12,455.98

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, OF EDINBURGH, SCOTLAND

United States Office, 75 Elm Street, Hartford, Conn.

United States Manager, JAMES H. BREWSTER.

CAPITAL STOCK

Amount of capital deposit.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	6,102,981.47

INCOME

Net premium income.....	\$ 2,372,995.94
Total investment income.....	248,498.12
Miscellaneous income	90,925.00
Total income	\$ 2,712,419.06

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,300,523.89
Paid stockholders for interest or dividends.....	
Other disbursements	1,020,374.73
Total disbursements	\$ 2,320,898.62

ASSETS

Total admitted assets.....	\$ 6,362,813.98
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,734,004.66
Capital deposit, \$200,000.00; surplus, \$3,428,809.32.....	3,628,809.32
Total liabilities	\$ 6,362,813.98

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$517,382,253.00	\$ 4,625,061.77

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 4,409,233.00
Less \$941,151.00 risks canceled, and \$959,747.00 reinsurance in companies authorized in Colorado.....	1,900,898.00
Net risks written.....	\$ 2,508,335.00
Gross premiums on risks written.....	\$ 58,771.56
Less \$7,836.32 return premiums, and \$13,562.24 premiums for reinsurance in companies authorized in Colorado.....	21,398.56
Net premiums received.....	\$ 37,373.00
Losses paid (deducting salvage).....	\$ 19,362.34
Less losses on risks reinsured in companies authorized in Colorado..	4,728.78
Net losses paid.....	\$ 14,633.56
Losses incurred	\$ 18,142.91
Less losses on risks reinsured in companies authorized in Colorado..	4,553.63
Net losses incurred.....	\$ 13,589.28

SECOND RUSSIAN INSURANCE COMPANY, OF PETROGRAD, RUSSIA

United States Office, 80 Maiden Lane, New York, N. Y.

United States Managers, MEINEL & WEMPLE, INC.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 222,000.00
Ledger assets (per balance) December 31 of previous year.....	1,131,194.65

INCOME

Net premium income	\$ 1,153,840.61
Total investment income	43,834.57
Miscellaneous income .....	.....
Total income	\$ 1,197,675.18

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 603,466.84
Paid stockholders for interest or dividends.....	.....
Other disbursements	548,278.94
Total disbursements	\$ 1,151,745.78

ASSETS

Total admitted assets	\$ 1,208,605.01
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 915,113.36
Capital, \$222,000.00; surplus, \$71,491.68.....	293,491.68
Total liabilities	\$ 1,208,605.04

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$139,245,529.00	\$ 1,503,633.98

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,190,015.00
Less \$273,094.00 risks canceled, and \$32,780.00 reinsurance in companies authorized in Colorado.....	305,874.00
Net risks written	\$ 884,141.00
Gross premiums on risks written.....	12,756.12
Less \$2,578.41 return premiums, and \$500.02 premiums for reinsurance in companies authorized in Colorado.....	3,078.43
Net premiums received	\$ 9,677.69
Losses paid (deducting salvage)	3,681.56
Less losses on risks reinsured in companies authorized in Colorado.....	225.82
Net losses paid	\$ 3,455.74
Losses incurred	\$ 4,864.68
Less losses on risks reinsured in companies authorized in Colorado.....	225.82
Net losses incurred	\$ 4,638.86

SECURITY INSURANCE COMPANY, OF NEW HAVEN, CONN.

49 Elm Street, New Haven, Conn.

President, JOHN W. ALLING.

Secretary, VICTOR ROTH.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance) December 31 of previous year.....	4,118,348.61

INCOME

Net premium income	\$ 2,089,974.34
Total investment income	179,335.55
Miscellaneous income	160,836.07
Total income	\$ 2,430,145.96

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,236,750.94
Paid stockholders for interest or dividends.....	90,000.00
Other disbursements	1,041,259.67
Total disbursements	\$ 2,368,040.61

ASSETS

Total admitted assets	\$ 4,173,901.26
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LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$ 2,379,189.01
Capital, \$1,000,000.00; surplus, \$794,712.25.....	1,794,712.25
Total liabilities	\$ 4,173,901.26

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$407,512,303.00	\$ 4,131,573.72

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 2,433,195.00
Less \$365,447.00 risks canceled, and \$536,986.00 reinsurance in companies authorized in Colorado.....	902,433.00
Net risks written	\$ 1,530,762.00
Gross premiums on risks written.....	\$ 33,148.26
Less \$4,200.98 return premiums, and \$7,247.45 premiums for reinsurance in companies authorized in Colorado.....	11,448.43
Net premiums received	\$ 21,699.93
Losses paid (deducting salvage).....	\$ 11,021.05
Less losses on risks reinsured in companies authorized in Colorado.....	3,339.03
Net losses paid	\$ 7,682.02
Losses incurred	\$ 10,588.56
Less losses on risks reinsured in companies authorized in Colorado.....	3,459.42
Net losses incurred	\$ 7,129.14

SKANDIA INSURANCE COMPANY, OF SWEDEN

United States Office, 84 William Street, New York, N. Y.

United States Manager, C. F. SHALLCROSS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 330,000.00
Ledger assets (per balance) December 31 of previous year.....	1,583,249.68

INCOME

Net premium income	\$ 767,927.77
Total investment income	57,186.78
Miscellaneous income .....	.....
Total income	\$ 825,114.55

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 622,853.31
Paid stockholders for interest or dividends.....	.....
Other disbursements	271,526.85
Total disbursements	\$ 894,380.16

ASSETS

Total admitted assets	\$ 1,413,510.66
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 905,264.95
Capital, \$330,000.00; surplus, \$178,245.71.....	508,245.71
Total liabilities	\$ 1,413,510.66

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$125,642,877.00	\$ 1,409,266.26

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 538,913.00
Less \$276,654.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....	276,654.00
Net risks written	\$ 262,259.00
Gross premiums on risks written.....	\$ 6,820.43
Less \$2,363.39 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	2,363.39
Net premiums received	\$ 4,457.04
Losses paid (deducting salvage)	\$ 956.07
Less losses on risks reinsured in companies authorized in Colorado. ....	.....
Net losses paid	\$ 956.07
Losses incurred	\$ 959.58
Less losses on risks reinsured in companies authorized in Colorado. ....	.....
Net losses incurred	\$ 959.58

SOUTH GERMAN RE-INSURANCE COMPANY, OF MUNICH, KINGDOM OF BAVARIA

United States Manager, SAMUEL G. HOWE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		1,039,491.99

INCOME

Net premium income	\$	837,081.95
Total investment income		40,063.41
Miscellaneous income		21,312.97
Total income	\$	898,458.33

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	422,261.04
Paid stockholders for interest or dividends.....		
Other disbursements		289,825.05
Total disbursements	\$	712,086.09

ASSETS

Total admitted assets	\$	1,238,031.24
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LIABILITIES

Total amount of liabilities, except capital.....	\$	664,754.08
Capital, \$200,000.00; surplus, \$373,277.16.....		573,277.16
Total liabilities	\$	1,238,031.24

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 88,796,908.00	\$ 1,042,569.03

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	502,868.00
Less \$158,815.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....		158,815.00
Net risks written	\$	344,053.00
Gross premiums on risks written.....	\$	5,926.19
Less \$1,097.08 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....		1,097.08
Net premiums received	\$	4,829.11
Losses paid (deducting salvage).....	\$	434.84
Less losses on risks reinsured in companies authorized in Colorado.		
Net losses paid	\$	434.84
Losses incurred	\$	961.38
Less losses on risks reinsured in companies authorized in Colorado.		
Net losses incurred	\$	961.38

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, OF SPRINGFIELD, MASS.

195 State Street, Springfield, Mass.

President, A. WILLARD DAMON.

Secretary, WILLIAM J. McKAY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,500,000.00
Ledger assets (per balance) December 31 of previous year.....	10,990,962.34

INCOME

Net premium income	\$ 5,880,495.19
Total investment income	476,806.53
Miscellaneous income	49,553.01
Total income	\$ 6,406,854.73

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,448,088.50
Paid stockholders for interest or dividends.....	250,000.00
Other disbursements	2,415,844.84
Total disbursements	\$ 6,113,933.34

ASSETS

Total admitted assets	\$ 10,970,404.14
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 6,479,967.61
Capital, \$2,500,000.00; surplus, \$1,990,136.53.....	4,490,436.53
Total liabilities	\$ 10,970,404.14

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$996,498,316.00	\$ 10,656,815.01

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 6,495.47
Less \$1,349,488.00 risks canceled, and \$742,925.00 reinsurance in companies authorized in Colorado.....	2,092,413.00
Net risks written	\$ 4,403,534.00
Gross premiums on risks written.....	\$ 78,316.64
Less \$10,231.50 return premiums, and \$9,521.84 premiums for reinsurance in companies authorized in Colorado.....	19,753.34
Net premiums received	\$ 58,563.30
Losses paid (deducting salvage).....	16,150.50
Less losses on risks reinsured in companies authorized in Colorado.....	
Net losses paid	\$ 16,150.50
Losses incurred	\$ 16,151.21
Less losses on risks reinsured in companies authorized in Colorado.....	
Net losses incurred	\$ 16,151.21

STANDARD FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

18 Asylum Street, Hartford, Conn.

President, M. L. HEWES.

Secretary, H. B. ANTHONY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance), December 31 of previous year.....	1,267,929.39

INCOME

Net premium income	\$ 672,835.05
Total investment income	54,224.61
Miscellaneous income	125,362.50
Total income	\$ 852,422.16

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 352,773.62
Paid stockholders for interest or dividends.....	45,757.70
Other disbursements	311,584.83
Total disbursements	\$ 710,116.15

ASSETS

Total admitted assets.....	\$ 1,624,697.42
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 668,504.89
Capital, \$750,000.00; surplus, \$206,192.53.....	956,192.53
Total liabilities	\$ 1,624,697.42

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$115,956,049.00	\$ 1,080,907.45

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 195,985.00
Less \$60,225.00 risks canceled, and \$53,191.00 reinsurance in companies authorized in Colorado	113,116.00
Net risks written	\$ 82,569.00
Gross premiums on risks written.....	\$ 3,021.92
Less \$493.87 return premiums, and \$957.12 premiums for reinsurance in companies authorized in Colorado.....	1,450.99
Net premiums received	\$ 1,570.93
Losses paid (deducting salvage).....	716.87
Less losses on risks reinsured in companies authorized in Colorado	179.23
Net losses paid	\$ 537.64
Losses incurred	\$ 686.87
Less losses on risks reinsured in companies authorized in Colorado	195.06
Net losses incurred	\$ 491.81

THE STATE ASSURANCE COMPANY, LIMITED, OF LIVERPOOL, ENGLAND

United States Office, 75 Elm Street, Hartford, Conn.

United States Manager, JAMES H. BREWSTER.

CAPITAL STOCK

Amount of capital deposit.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		647,916.50

INCOME

Net premium income.....	\$	168,188.20
Total investment income.....		23,669.93
Miscellaneous income (received from Home Office).....		12,257.49
Total income	\$	204,115.62

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	57,000.38
Paid stockholders for interest or dividends.....		
Other disbursements		86,967.83
Total disbursements	\$	143,968.21

ASSETS

Total admitted assets.....	\$	652,483.88
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LIABILITIES

Total amount of liabilities, except capital.....	\$	183,807.60
Capital deposit, \$200,000.00; surplus, \$268,676.28.....		468,676.28
Total liabilities	\$	652,483.88

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 28,616,274.00	\$ 283,706.82

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	876,416.00
Less \$186,419.00 risks canceled, and \$257,885.00 reinsurance in companies authorized in Colorado.....		444,304.00
Net risks written.....	\$	432,112.00
Gross premiums on risks written.....	\$	10,360.10
Less \$1,545.43 return premiums, and \$3,305.46 premiums for reinsurance in companies authorized in Colorado.....		4,850.89
Net premiums received.....	\$	5,509.21
Losses paid (deducting salvage).....	\$	1,380.23
Less losses on risks reinsured in companies authorized in Colorado..		27.95
Net losses paid.....	\$	1,352.28
Losses incurred	\$	1,092.32
Less losses on risks reinsured in companies authorized in Colorado..		39.95
Net losses incurred.....	\$	1,052.28

STUYVESANT INSURANCE COMPANY, OF NEW YORK, N. Y.

111 William Street, New York, N. Y.

President, A. R. PIERSON.

Secretary, C. A. GARTHWAITE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	400,000.00
Ledger assets (per balance) December 31 of previous year.....		1,437,670.62

INCOME

Net premium income.....	\$	651,673.59
Total investment income.....		49,251.99
Miscellaneous income		43,149.75
Total income	\$	744,075.13

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	552,722.16
Paid stockholders for interest or dividends.....		40,000.00
Other disbursements		330,900.98
Total disbursements	\$	930,623.14

ASSETS

Total admitted assets.....	\$	1,162,323.45
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LIABILITIES

Total amount of liabilities, except capital.....	\$	611,361.61
Capital, \$400,000.00; surplus, \$150,961.84.....		550,961.84
Total liabilities	\$	1,162,323.45

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 73,196,505.00	\$ 931,682.99

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	493,416.00
Less \$154,835.00 risks canceled, and \$45,334.00 reinsurance in companies authorized in Colorado.....		200,169.00

Net risks written.....	\$	293,247.00
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Gross premiums on risks written.....	\$	6,235.51
Less \$1,305.14 return premiums, and \$829.34 premiums for reinsurance in companies authorized in Colorado.....		2,134.48

Net premiums received.....	\$	4,105.03
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Losses paid (deducting salvage).....	\$	8,132.91
Less losses on risks reinsured in companies authorized in Colorado..		5,559.66

Net losses paid.....	\$	2,573.25
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Losses incurred	\$	8,132.91
Less losses on risks reinsured in companies authorized in Colorado..		5,559.66

Net losses incurred.....	\$	2,573.25
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UNITED STATES BRANCH OF THE
SUN INSURANCE OFFICE, OF LONDON, ENGLAND

54 Pine Street, New York, N. Y.

United States Manager, J. J. GUILLE.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 4,912,950.68

INCOME

Net premium income.....	\$ 2,393,133.70
Total investment income.....	192,235.57
Miscellaneous income	73,187.92
Total income	\$2,858,557.19

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,524,421.89
Paid stockholders for interest or dividends.....	
Other disbursements	1,300,905.74
Total disbursements	\$ 2,825,327.63

ASSETS

Total admitted assets.....	\$ 4,859,613.80
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,312,255.85
Surplus	1,547,357.95
Total liabilities	\$ 4,859,613.80

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$562,833,383.00	\$ 5,694,181.72

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,972,471.00
Less \$802,780.00 risks canceled, and \$385,093.00 reinsurance in companies authorized in Colorado.....	1,187,873.00
Net risks written.....	\$ 1,784,598.00
Gross premiums on risks written	\$ 41,968.95
Less \$10,410.51 return premiums, and \$6,829.59 premiums for reinsurance in companies authorized in Colorado.....	17,240.10
Net premiums received.....	\$ 24,728.85
Losses paid (deducting salvage).....	\$ 20,287.58
Less losses on risks reinsured in companies authorized in Colorado..	6,846.19
Net losses paid.....	\$ 13,441.39
Losses incurred	\$ 20,240.08
Less losses on risks reinsured in companies authorized in Colorado..	5,756.69
Net losses incurred.....	\$ 14,483.39

SVEA FIRE AND LIFE INSURANCE COMPANY, OF GOTHENBURG, SWEDEN

United States Office, 100 William Street, New York, N. Y.

United States Manager, M. L. DUNCAN.

CAPITAL STOCK

Amount of capital deposit	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,594,090.03

INCOME

Net premium income	\$ 921,911.10
Total investment income	53,191.21
Miscellaneous income	24,177.55
Total income	\$ 999,279.86

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 542,618.70
Paid stockholders for interest or dividends.....	.....
Other disbursements	391,845.73
Total disbursements	\$ 934,464.43

ASSETS

Total admitted assets	\$ 1,588,370.99
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 978,721.97
Capital, \$200,000.00; surplus, \$409,649.02.....	609,649.02
Total liabilities	\$ 1,588,370.99

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$134,418,617.00	\$ 1,599,394.44

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 15,942.59
Less \$2,447.51 risks canceled, and \$274.18 reinsurance in companies authorized in Colorado	2,721.69
Net risks written	\$ 13,220.90
Gross premiums on risks written	23,017.24
Less \$3,092.54 return premiums, and \$305.95 premiums for reinsurance in companies authorized in Colorado.....	3,398.49
Net premiums received	\$ 19,618.75
Losses paid (deducting salvage)	4,095.22
Less losses on risks reinsured in companies authorized in Colorado..	52.60
Net losses paid	\$ 4,042.62
Losses incurred	5,720.22
Less losses on risks reinsured in companies authorized in Colorado..	52.60
Net losses incurred	\$ 5,667.62

SWISS NATIONAL INSURANCE COMPANY, LIMITED, OF BASLE, SWITZERLAND

United States Office, 80 Maiden Lane, New York, N. Y.

United States Managers, SNOW & THIEME.

CAPITAL STOCK

Deposit with treasurer of Connecticut	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,455,856.26

INCOME

Net reinsurance premium income.....	\$ 2,096,549.50
Total investment income	63,892.75
Miscellaneous income	102,450.00
Total income	\$ 2,262,892.25

DISBURSEMENTS

Net amount paid for losses	\$ 1,041,361.94
Paid stockholders for interest or dividends.....	
Other disbursements	693,434.21
Total disbursements	\$ 1,734,796.15

ASSETS

Total admitted assets	\$ 1,991,316.58
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LIABILITIES

Total amount of liabilities, except capital	\$ 1,642,686.42
Capital, \$200,000.00; surplus, \$148,630.16.....	348,630.16
Total liabilities	\$ 1,991,316.58

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$228,558,016.00	\$ 2,427,323.06

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,347,065.66
Less \$270,110.50 risks canceled, and \$. reinsurance in companies authorized in Colorado.....	270,110.50
Net risks written	\$ 1,076,955.16
Gross premiums on risks written.....	18,014.03
Less \$2,296.71 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	2,296.71
Net premiums received	\$ 15,717.32
Losses paid (deducting salvage)	3,549.10
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid	\$ 3,549.10
Losses incurred	\$ 1,201.10
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred	\$ 1,201.10

SWISS REINSURANCE COMPANY, OF ZURICH, SWITZERLAND

United States Office, 100 William Street, New York, N. Y.

United States Manager, P. BERESFORD.

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		972,786.02

INCOME

Net premium income	\$	815,655.05
Total investment income		43,151.19
Miscellaneous income		72,801.25
Total income	\$	931,607.49

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	474,974.97
Paid stockholders for interest or dividends.....		
Other disbursements		417,408.74
Total disbursements	\$	892,383.74

ASSETS

Total admitted assets	\$	1,026,067.31
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	707,024.60
Capital, \$200,000.00; surplus, \$119,042.71.....		319,042.71
Total liabilities	\$	1,026,067.31

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$110,592,136.00	\$ 1,153,568.37

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	672,465.00
Less \$183,476.00 risks canceled, and \$. reinsurance in companies authorized in Colorado		183,476.00
Net risks written	\$	488,989.00
Gross premiums on risks written	\$	7,766.96
Less \$1,306.29 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....		1,306.29
Net premiums received	\$	6,460.67
Losses paid (deducting salvage)	\$	2,655.41
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses paid	\$	2,655.41
Losses incurred	\$	1,930.43
Less losses on risks reinsured in companies authorized in Colorado..		
Net losses incurred	\$	1,930.43

TEUTONIA FIRE INSURANCE COMPANY, OF ALLEGHENY, PA.

735 East Ohio Street, Allegheny, Pa. (N. S., Pittsburgh).

President, C. W. GERWIG.

Secretary, N. A. WIEED.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,073,168.84

INCOME

Net premium income.....	\$ 619,133.00
Total investment income.....	53,287.26
Miscellaneous income	
Total income	\$ 672,420.26

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 482,905.36
Paid stockholders for interest or dividends.....	22,000.00
Other disbursements	271,270.66
Total disbursements	\$ 776,176.02

ASSETS

Total admitted assets.....	\$ 993,318.16
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 692,731.78
Capital, \$200,000.00; surplus, \$100,586.38.....	300,586.38
Total liabilities	\$ 993,318.16

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$120,843,024.00	\$ 1,219,823.88

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 54,175.00
Less \$15,749.00 risks canceled, and \$14,573.00 reinsurance in companies authorized in Colorado.....	30,322.00
Net risks written.....	\$ 23,853.00
Gross premiums on risks written.....	\$ 754.72
Less \$164.25 return premiums, and \$188.87 premiums for reinsurance in companies authorized in Colorado.....	353.12
Net premiums received.....	\$ 401.60
Losses paid (deducting salvage).....	
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid.....	
Losses incurred	
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred.....	

UNION ASSURANCE SOCIETY, LIMITED, OF LONDON, ENGLAND

United States Office, 55 John Street, New York, N. Y.

United States Manager, A. H. WRAY.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 1,430,857.36

INCOME

Net premium income.....	\$ 591,706.22
Total investment income.....	52,379.72
Miscellaneous income	23,861.01
Total income	\$ 667,946.95

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 204,999.59
Paid stockholders for interest or dividends.....	
Other disbursements	391,494.53
Total disbursements	\$ 596,494.12

ASSETS

Total admitted assets.....	\$ 1,158,339.14
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 590,026.17
Capital, \$.....; surplus, \$868,312.97.....	868,312.97
Total liabilities	\$1,458,339.14

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 81,586,372.00	\$ 932,509.77

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,002,559.00
Less \$203,829.00 risks canceled, and \$132,630.00 reinsurance in companies authorized in Colorado.....	336,459.00
Net risks written.....	\$ 666,100.00
Gross premiums on risks written.....	\$ 10,354.73
Less \$1,850.73 return premiums, and \$1,415.29 premiums for reinsurance in companies authorized in Colorado.....	3,176.68
Net premiums received.....	\$ 7,178.06
Losses paid (deducting salvage).....	\$ 6,904.31
Less losses on risks reinsured in companies authorized in Colorado..	1,080.14
Net losses paid.....	\$ 5,824.17
Losses incurred	\$ 7,726.31
Less losses on risks reinsured in companies authorized in Colorado..	1,240.14
Net losses incurred.....	\$ 6,486.17

UNION FIRE INSURANCE COMPANY, OF PARIS, FRANCE

United States Office, 17 Custom House Street, Providence, R. I.

United States Managers, STARKWEATHER & SHEPLEY.

CAPITAL STOCK

Amount of capital paid up in cash.....		
Ledger assets (per balance) December 31 of previous year.....	\$	964,493.69

INCOME

Net premium income.....	\$	419,351.14
Total investment income.....		33,048.81
Miscellaneous income		216.35
Total income	\$	452,616.30

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	264,848.81
Paid stockholders for interest or dividends.....		
Other disbursements		172,253.98
Total disbursements	\$	437,102.79

ASSETS

Total admitted assets.....	\$	972,080.37
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LIABILITIES

Total amount of liabilities, except capital.....	\$	427,625.83
Capital, \$.....; surplus, \$544,454.54.....		544,454.54
Total liabilities	\$	972,080.37

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 65,870,260.00	\$ 619,868.50

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	946,693.00
Less \$295,583.50 risks canceled, and \$192,225.50 reinsurance in companies authorized in Colorado.....		487,809.00
Net risks written.....	\$	458,884.00
Gross premiums on risks written.....	\$	12,884.04
Less \$3,632.26 return premiums, and \$2,817.13 premiums for reinsurance in companies authorized in Colorado.....		6,449.39
Net premiums received.....	\$	6,434.65
Losses paid (deducting salvage).....	\$	8,338.08
Less losses on risks reinsured in companies authorized in Colorado..		4,028.07
Net losses paid.....	\$	4,310.01
Losses incurred	\$	8,353.14
Less losses on risks reinsured in companies authorized in Colorado..		4,028.07
Net losses incurred.....	\$	4,325.07

UNION AND PHENIX ESPANOL INSURANCE COMPANY, OF MADRID, SPAIN

United States Office, 14 Wall Street, New York, N. Y.

United States Managers, FESTER & FOLSOM, Inc.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	1,308,246.32

INCOME

Net premium income	\$ 1,204,961.93
Total investment income	52,518.19
Miscellaneous income	1,504.57
Total income	\$ 1,258,984.69

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 740,173.63
Paid stockholders for interest or dividends.....	.....
Other disbursements	487,462.58
Total disbursements	\$ 1,227,636.21

ASSETS

Total admitted assets	\$ 1,339,181.63
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,076,849.64
Capital, \$200,000.00; surplus, \$62,331.99.....	262,331.99
Total liabilities	\$ 1,339,181.63

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$155,673,215.00	\$ 1,728,685.73

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 927,448.00
Less \$244,622.00 risks canceled, and \$...... reinsurance in companies authorized in Colorado.....	244,622.00
Net risks written	\$ 682,826.00
Gross premiums on risks written.....	\$ 14,695.30
Less \$2,972.35 return premiums, and \$...... premiums for reinsurance in companies authorized in Colorado.....	2,972.35
Net premiums received	\$ 11,722.95
Losses paid (deducting salvage).....	\$ 5,651.23
Less losses on risks reinsured in companies authorized in Colorado. ....	.....
Net losses paid	\$ 5,651.23
Losses incurred	\$ 4,963.06
Less losses on risks reinsured in companies authorized in Colorado. ....	.....
Net losses incurred	\$ 4,963.06

UNITED STATES FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

95 William Street, New York, N. Y.

President, CHARLES A. NORRIS.

Secretary, OTTO B. CANDIDEES.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	1,274,534.58

INCOME

Net premium income	\$ 712,650.14
Total investment income	49,378.49
Miscellaneous income	
Total income	\$ 762,028.63

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 385,670.63
Paid stockholders for interest or dividends.....	28,000.00
Other disbursements	321,260.93
Total disbursements	\$ 734,931.56

ASSETS

Total admitted assets.....	\$ 1,230,996.61
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 625,821.95
Capital, \$400,000.00; surplus, \$205,174.66.....	605,174.66
Total liabilities	\$ 1,230,996.61

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 96,844,966.00	\$ 1,019,951.51

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 454,974.00
Less \$116,762.00 risks canceled, and \$67,503.00 reinsurance in companies authorized in Colorado.....	184,265.00
Net risks written	\$ 270,709.00
Gross premiums on risks written.....	\$ 4,924.64
Less \$847.82 return premiums, and \$798.32 premiums for reinsurance in companies authorized in Colorado.....	1,646.14
Net premiums received	\$ 3,278.50
Losses paid (deducting salvage).....	\$ 175.21
Less losses on risks reinsured in companies authorized in Colorado.....	.66
Net losses paid	\$ 174.55
Losses incurred	\$ 204.65
Less losses on risks reinsured in companies authorized in Colorado.....	
Net losses incurred	\$ 204.55

SUBSCRIBERS AT UNITED STATES "LLOYDS," OF NEW YORK, N. Y.

3 South William Street, New York, N. Y.

HIGGINS & COX, Attorneys.

CAPITAL STOCK

Amount of original deposit paid up in cash.....	\$ 100,000.00
Ledger assets (per balance) December 31 of previous year.....	1,270,646.51

INCOME

Net premium income	\$ 1,557,753.71
Total investment income	39,930.66
Miscellaneous income	1,665.00
Total income	\$ 1,599,349.37

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 871,032.01
Paid stockholders for interest or dividends.....	
Other disbursements	573,647.84
Total disbursements	\$ 1,444,679.85

ASSETS

Total admitted assets	\$ 1,412,678.43
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 715,408.78
Original deposit, \$100,000.00; surplus, \$597,269.65.....	697,269.65
Total liabilities	\$ 1,412,678.43

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 34,205,024.00	\$ 721,963.71

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,400,271.00
Less \$122,345.00 risks canceled, and \$109,458.00 reinsurance in companies authorized in Colorado.....	231,833.00
Net risks written	\$ 1,168,438.00
Gross premiums on risks written.....	\$ 19,468.10
Less \$7,643.74 return premiums, and \$2,121.63 premiums for reinsurance in companies authorized in Colorado.....	9,765.37
Net premiums received	\$ 9,702.73
Losses paid (deducting salvage).....	\$ 1,374.40
Less losses on risks reinsured in companies authorized in Colorado.....	90.49
Net losses paid	\$ 1,283.91
Losses incurred	\$ 4,892.98
Less losses on risks reinsured in companies authorized in Colorado.....	259.88
Net losses incurred	\$ 4,633.10

VULCAN FIRE INSURANCE COMPANY, OF OAKLAND, CAL.

Fourteenth and Broadway, Oakland, Cal.

President, TOM C. GRANT.

Secretary, ARNOLD HODGKINSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	951,313.62

INCOME

Net premium income.....	\$ 103,567.15
Total investment income.....	52,310.05
Miscellaneous income .....	.....
Total income	\$ 155,877.20

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 45,555.38
Paid stockholders for interest or dividends.....	.....
Other disbursements	83,044.83
Total disbursements	\$ 128,600.21

ASSETS

Total admitted assets.....	\$ 982,967.86
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 91,250.50
Capital, \$500,000.00; surplus, \$391,717.36.....	891,717.86
Total liabilities	\$ 982,967.86

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 1,029,267.00	\$ 137,998.55

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 442,730.00
Less \$169,841.00 risks canceled, and \$36,500.00 reinsurance in companies authorized in Colorado.....	206,341.00
Net risks written.....	\$ 236,389.00
Gross premiums on risks written.....	\$ 6,485.83
Less \$1,750.63 return premiums, and \$659.47 premiums for reinsurance in companies authorized in Colorado.....	2,410.10
Net premiums received.....	\$ 4,075.73
Losses paid (deducting salvage).....	\$ 3,893.07
Less losses on risks reinsured in companies authorized in Colorado..	145.94
Net losses paid.....	\$ 3,747.13
Losses incurred	\$ 3,530.57
Less losses on risks reinsured in companies authorized in Colorado..	145.94
Net losses incurred.....	\$ 3,384.63

WARSAW FIRE INSURANCE COMPANY, OF WARSAW, RUSSIA

United States Office, 123 William Street, New York, N. Y.

United States Managers, FESTER & FOLSOM, Inc.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 1,045,960.10

INCOME

Net premium income.....	\$ 243,891.22
Total investment income.....	39,655.35
Miscellaneous income	
Total income	\$ 283,546.57

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 473,959.43
Paid stockholders for interest or dividends.....	
Other disbursements	118,512.58
Total disbursements	\$ 592,472.01

ASSETS

Total admitted assets.....	\$ 754,072.59
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LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 474,253.45
Capital, \$200,000.00; surplus, \$79,837.14.....	279,837.14
Total liabilities	\$ 754,072.59

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$ 58,388,194.00	\$ 708,855.28

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 277,110.00
Less \$385,076.00 risks canceled, and \$. reinsurance in companies authorized in Colorado.....	385,076.00
Net risks written.....	\$ -107,966.00
Gross premiums on risks written.....	\$ 4,669.38
Less \$3,107.89 return premiums, and \$. premiums for reinsurance in companies authorized in Colorado.....	3,107.89
Net premiums received.....	\$ 1,561.49
Losses paid (deducting salvage).....	\$ 1,300.96
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses paid.....	\$ 1,300.96
Losses incurred	\$ 4,103.59
Less losses on risks reinsured in companies authorized in Colorado..	
Net losses incurred.....	\$ 4,103.59

WESTCHESTER FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

100 William Street, New York, N. Y.

President, GEORGE R. CRAWFORD.

Secretary, OTTO E. SCHAEFER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	5,611,783.11

INCOME

Net premium income.....	\$ 3,372,637.48
Total investment income.....	263,045.48
Miscellaneous income	605,021.11
Total income	\$ 4,240,704.07

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,129,934.88
Paid stockholders for interest or dividends.....	160,000.00
Other disbursements	1,394,771.14
Total disbursements	\$ 3,684,706.02

ASSETS

Total admitted assets.....	\$ 5,897,662.87
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,867,280.35
Capital, \$500,000.00; surplus, \$1,530,382.52.....	2,030,382.52
Total liabilities	\$ 5,897,662.87

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$666,747,651.00	\$ 6,461,577.43

COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,723,399.00
Less \$395,657.00 risks canceled, and \$584,636.00 reinsurance in companies authorized in Colorado.....	980,293.00
Net risks written.....	\$ 1,743,106.00
Gross premiums on risks written.....	\$ 41,241.57
Less \$4,807.41 return premiums, and \$8,499.31 premiums for reinsurance in companies authorized in Colorado.....	13,306.72
Net premiums received.....	\$ 27,934.85
Losses paid (deducting salvage).....	12,686.06
Less losses on risks reinsured in companies authorized in Colorado..	3,533.78
Net losses paid.....	\$ 9,152.28
Losses incurred	\$ 18,144.61
Less losses on risks reinsured in companies authorized in Colorado..	3,893.77
Net losses incurred.....	\$ 14,250.84

WESTERN ASSURANCE COMPANY, OF TORONTO, DOMINION OF CANADA

22 Wellington Street, East Toronto, Canada.

President, W. B. MEIKLE.

Secretary, C. C. FOSTER.

CAPITAL STOCK

Amount of capital paid up in cash, deposit capital.....	\$ 212,000.00
Ledger assets (per balance) December 31 of previous year.....	2,645,313.31

INCOME

Net premium income	\$ 1,542,859.51
Total investment income	97,301.07
Miscellaneous income	152,954.43
Total income	\$ 1,793,115.01

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,062,501.84
Paid stockholders for interest or dividends.....	
Other disbursements	730,543.99
Total disbursements	\$ 1,793,045.83

ASSETS

Total admitted assets	\$ 2,543,973.35
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,467,625.60
Capital, \$212,000.00; surplus, \$864,347.75.....	1,076,347.75
Total liabilities	\$ 2,543,973.35

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$243,022,419.00	\$ 2,474,790.20

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 3,740,379.00
Less \$352,586.00 risks canceled, and \$786,267.00 reinsurance in companies authorized in Colorado	1,138,853.00
Net risks written	\$ 2,601,526.00
Gross premiums on risks written.....	43,788.84
Less \$4,976.71 return premiums, and \$10,717.96 premiums for reinsurance in companies authorized in Colorado.....	15,694.67
Net premiums received	\$ 28,094.17
Losses paid (deducting salvage)	\$ 11,673.09
Less losses on risks reinsured in companies authorized in Colorado.....	1,000.11
Net losses paid	\$ 10,672.98
Losses incurred	\$ 12,208.89
Less losses on risks reinsured in companies authorized in Colorado.....	1,282.11
Net losses incurred	\$ 10,926.78

THE WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

95 William Street, New York, N. Y.

President, GEORGE R. BRANSON.

Secretary, DAVID J. BURTIS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	5,020,935.79

INCOME

Net premium income	\$ 2,666,824.27
Total investment income	209,912.98
Miscellaneous income	23,019.08
Total income	\$ 2,899,756.33

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,655,896.49
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	1,351,393.03
Total disbursements	\$ 3,127,289.52

ASSETS

Total admitted assets	\$ 4,695,669.05
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,900,719.68
Capital, \$1,000,000.00; surplus, \$794,949.37.....	1,794,949.37
Total liabilities	\$ 4,695,669.05

RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force December 31, 1914.....	\$501,624,366.00	\$ 5,206,256.85

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 1,759,282.00
Less \$340,176.00 risks canceled, and \$160,257.00 reinsurance in companies authorized in Colorado	500,433.00
Net risks written	\$ 1,258,849.00
Gross premiums on risks written.....	22,161.21
Less \$2,638.74 return premiums, and \$2,617.10 premiums for reinsurance in companies authorized in Colorado.....	5,255.84
Net premiums received	\$ 16,905.37
Losses paid (deducting salvage)	\$ 6,422.63
Less losses on risks reinsured in companies authorized in Colorado.....	778.15
Net losses paid	\$ 5,644.48
Losses incurred	\$ 9,646.63
Less losses on risks reinsured in companies authorized in Colorado.....	992.91
Net losses incurred	\$ 8,653.72

MUTUAL ASSESSMENT FIRE INSURANCE COMPANIES 1914

ABSTRACTS COMPILED FROM THE ANNUAL
STATEMENTS OF THE MUTUAL ASSESSMENT
FIRE INSURANCE COMPANIES DOING BUSI-
NESS ON THE CASH AND PREMIUM NOTE OR
ASSESSMENT PLAN, LICENSED TO TRANSACT
BUSINESS IN THIS STATE, SHOWING THEIR
CONDITION ON DECEMBER 31, 1914.

GRANGE MUTUAL FIRE INSURANCE COMPANY OF COLORADO

Golden, Colorado.

President, ALBERT WOLFF.

Secretary, J. A. FERRIS.

GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	\$
Ledger assets (per balance) December 31 of previous year.....	3,056.92

INCOME

Net premium income	\$	5,395.03
Total investment income		
Miscellaneous income		959.06
		Total income
	\$	6,354.09

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	5,161.46
Dividends to policy-holders		
Paid for interest or dividends on guaranty capital....		
Other disbursements		2,979.25
		Total disbursements
	\$	8,140.71

ASSETS

Total admitted assets	\$	1,270.30
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LIABILITIES

Total amount of liabilities, except guaranty capital..	\$
Guaranty capital, \$.....; surplus, \$1,270.30.....		1,270.30

RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1914..	\$ 3,016,931.00	\$ 10,999.30	\$

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	1,073,693.00
Less \$345,448.00 risks canceled, and \$...... reinsurance in com- panies authorized in Colorado.....		345,448.00
Net risks written	\$	728,245.00
Gross premiums on risks written.....	\$	5,789.58
Less \$394.55 return premiums, and \$...... premiums for reinsur- ance in companies authorized in Colorado.....		394.55
Net premiums received	\$	5,395.03
Losses paid (deducting salvage).....	\$	5,161.46
Less losses on risks reinsured in companies authorized in Colorado. ....		.....
Net losses paid	\$	5,161.46
Losses incurred	\$	5,161.46
Less losses on risks reinsured in companies authorized in Colorado. ....		.....
Net losses incurred	\$	5,161.46

FARMERS MORGAN COUNTY PROTECTIVE ASSOCIATION, OF FORT MORGAN, COLO.

Fort Morgan, Colo.

President, R. A. CHACE.

Secretary, J. J. RINK.

GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....\$
Ledger assets (per balance) December 31 of previous year.....

INCOME

Net premium income\$ 315.31
Total investment income
Miscellaneous income

Total income\$ 315.31

DISBURSEMENTS

Net amount paid policy-holders for losses.....\$ 75.00
Dividends to policy-holders
Paid for interest or dividends on guaranty capital....
Other disbursements 220.51

Total disbursements\$ 295.51

ASSETS

Total admitted assets\$ 19.80

LIABILITIES

Total amount of liabilities, except guaranty capital.. \$
Guaranty capital, \$.....; surplus, \$.....

RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1914..\$	259,987.50	\$	\$

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$	60,470.00
Less \$24,320.00 risks canceled, and \$3,850.00 reinsurance in companies authorized in Colorado.....		23,170.00
Net risks written	\$	32,300.00
Gross premiums on risks written.....	\$	
Less \$..... return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....		
Net premiums received	\$	315.31
Losses paid (deducting salvage).....	\$	
Less losses on risks reinsured in companies authorized in Colorado.		
Net losses paid	\$	75.00
Losses incurred	\$	
Less losses on risks reinsured in companies authorized in Colorado.		
Net losses incurred	\$	75.00

THE FARMERS UNION MUTUAL PROTECTIVE ASSOCIATION OF COLORADO

303 Bank Block, 1026 17th Street, Denver, Colo.

President, W. R. CALLICOTTE.

Secretary, LOUIS ROETHER.

GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....\$
 Ledger assets (per balance) December 31 of previous year.....

INCOME

Net premium income\$ 2,347.60
 Total investment income
 Miscellaneous income 891.36
 Total income \$ 3,238.96

DISBURSEMENTS

Net amount paid policy-holders for losses.....\$ 777.38
 Dividends to policy-holders
 Paid for interest or dividends on guaranty capital....
 Other disbursements, paid commissions, salaries, etc. 1,865.89
 Total disbursements \$ 2,643.27

ASSETS

Total admitted assets \$ 595.69

LIABILITIES

Total amount of liabilities, except guaranty capital.. \$
 Guaranty capital, \$.....; surplus, \$595.69..... 595.69

RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1914..\$	463,210.00	\$ 333.26	\$ 107.09

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 471,710.00
Less \$8,500.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	8,500.00
Net risks written	\$ 463,210.00
Gross premiums on risks written.....	\$ 2,390.10
Less \$42.50 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	42.50
Net premiums received	\$ 2,347.60
Losses paid (deducting salvage).....	\$ 777.38
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses paid	\$ 777.38
Losses incurred	\$ 777.38
Less losses on risks reinsured in companies authorized in Colorado.	
Net losses incurred	\$ 777.38

FREMONT COUNTY PROTECTIVE ASSOCIATION, OF CANON CITY, COLO.

715 Orchard Avenue, Canon City, Colo.

President, C. M. CHASE.

Secretary, F. BATCHELOR.

GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	.....
Ledger assets (per balance) December 31 of previous year.....	\$ 111.53

INCOME

Net premium income	\$ 2,044.64
Total investment income .....	.....
Miscellaneous income .....	.....
Total income	\$ 2,044.64

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,007.00
Dividends to policy-holders.....	.....
Paid for interest or dividends on guaranty capital.....	.....
Other disbursements	926.90
Total disbursements	\$ 1,933.90

ASSETS

Total admitted assets	\$ 222.27
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LIABILITIES

Total amount of liabilities, except guaranty capital...
Guaranty capital, \$.....; surplus, \$.....

RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1914....	\$	\$	\$

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 69,270.00
Less \$...... risks canceled, and \$...... reinsurance in companies authorized in Colorado.....	23,760.00
Net risks written	\$ 45,510.00
Gross premiums on risks written.....	\$ 196.15
Less \$...... return premiums, and \$...... premiums for reinsurance in companies authorized in Colorado.....	.....
Net premiums received	\$ 196.15
Losses paid (deducting salvage)	\$ 1,007.00
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses paid	\$ 1,007.00
Losses incurred	\$ 1,007.00
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses incurred	\$ 1,007.00

THE GARFIELD COUNTY PROTECTIVE ASSOCIATION, OF GLENWOOD SPRINGS, COLO.

305 Ninth Street, Glenwood Springs, Colo.

President, HENRY BOSCO.

Secretary, WILLIAM CARDWELL.

GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	
Ledger assets (per balance) December 31 of previous year.....	\$ 336.41

INCOME

Net premium income	\$ 998.43
Total investment income	
Miscellaneous income	
Total income	\$ 998.43

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 75.50
Dividends to policy-holders	
Paid for interest or dividends on guaranty capital....	
Other disbursements	271.41
Total disbursements	\$ 346.91

ASSETS

Total admitted assets	\$ 987.93
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LIABILITIES

Total amount of liabilities, except guaranty capital..	
Guaranty capital, \$.....; surplus, \$.....	

RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1914....	\$ 109,150.00	\$ 772.16	\$

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 109,150.00
Less \$..... risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	

Net risks written	\$ 109,150.00
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Gross premiums on risks written.....	\$ 998.43
Less \$..... return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	226.27

Net premiums received	\$ 772.16
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Losses paid (deducting salvage).....	\$ 75.50
Less losses on risks reinsured in companies authorized in Colorado.....	

Net losses paid	\$ 75.50
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Losses incurred	\$ 75.50
Less losses on risks reinsured in companies authorized in Colorado.....	

Net losses incurred	\$ 75.50
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THE WELD COUNTY FARMERS' PROTECTIVE ASSOCIATION, OF GREELEY, COLO.

1707 Twelfth Avenue, Greeley, Colo.

President, E. R. BLISS.

Secretary, D. C. ROYER.

GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	.....
Ledger assets (per balance) December 31 of previous year.....	\$ 113.44

INCOME

Net premium income	\$ 1,722.00
Total investment income .....	.....
Miscellaneous income	204.00
Total income	\$ 1,926.00

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 292.07
Dividends to policy-holders .....	.....
Paid for interest or dividends on guaranty capital.....	.....
Other disbursements	1,712.99
Total disbursements	\$ 2,005.06

ASSETS

Total admitted assets	\$ 34.38
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LIABILITIES

Total amount of liabilities, except guaranty capital...	\$ 40.00
Guaranty capital, \$.....; surplus, \$.....

RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1914..	\$ 1,068,540.00	\$	\$

COLORADO BUSINESS DURING THE YEAR

Gross risks written	\$ 577,100.00
Less \$17,150.00 risks canceled, and \$..... reinsurance in companies authorized in Colorado.....	17,150.00
Net risks written	\$ 559,950.00
Gross premiums on risks written.....	\$ 1,731.30
Less \$9.30 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....	9.30
Net premiums received	\$ 1,722.00
Losses paid (deducting salvage)	\$ 292.07
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses paid	\$ 292.07
Losses incurred	\$ 292.07
Less losses on risks reinsured in companies authorized in Colorado.....	.....
Net losses incurred	\$ 292.07

STATISTICAL TABLES

FIRE

THE
STATE TEACHING
COLLEGE OF COLORADO
Greeley, Colo.

COLORADO BUSINESS—FIRE—FOR THE YEAR 1914.

NAMES OF COMPANIES		Net Risks	Net Premiums	Rate per \$100 Insurance	Losses Incurred	Losses Paid	Loss Ratio
Aachen & Munich Fire Ins. Co., Aix-La-Chapelle, Germany.....	\$	2,213,131.00	\$	23,225.74	1.28	\$ 6,784.27	24.
Aetna Insurance Co., Hartford, Conn.....		3,684,219.00		59,497.46	1.63	19,485.76	33.5
Agricultural Insurance Co., Watertown, N. Y.....		1,670,800.00		22,484.24	1.33	6,147.36	27.
Allemania Fire Insurance Co., Pittsburg, Pa.....		1,070,621.00		14,840.50	1.39	5,610.08	37.8
Alliance Insurance Co., Philadelphia, Pa.....		221,259.00		2,989.88	1.35	1,010.97	33.8
American Central Insurance Co., St. Louis, Mo.....		1,539,999.00		17,510.98	1.09	12,231.54	69.8
American Druggists Fire Insurance Co., Cincinnati, Ohio.....		103,000.00		1,249.37	1.21	.....	....
American Insurance Co., Newark, N. J.....		2,816,557.00		42,489.35	1.51	14,083.02	33.1
Arizona Fire Insurance Co., Phoenix, Ariz.....		10,100.00		155.06	1.54	.....	....
Atlas Assurance Co., Ltd., London, England.....		2,077,308.00		31,838.09	1.53	6,041.67	18.9
Balkan National Insurance Co., Sofia, Bulgaria.....		2,329,287.00		18,977.21	.81	11,949.48	62.9
Boston Insurance Co., Boston, Mass.....		214,234.00		3,495.41	1.63	3,448.61	98.6
British America Assurance Co., Toronto, Canada.....		1,574,962.00		24,674.29	1.56	9,338.15	37.9
"Bulgaria" First Bulgarian Insurance Co., Rustchuk, Bulgaria.....		275,924.00		4,777.05	1.73	4,328.43	91.
Caledonian-American Insurance Co., New York, N. Y.....		.....		.....	....	.....	....
Caledonian Insurance Co., Edinburgh, Scotland.....		2,538,166.00		36,019.38	1.42	23,317.07	64.7
California Insurance Co., San Francisco, Calif.....		1,004,424.00		14,849.32	1.48	4,857.63	32.
Camden Fire Insurance Association, Camden, N. J.....		426,573.00		5,107.04	1.20	1,770.26	34.6
Century Insurance Co., Ltd., Edinburgh, Scotland.....		97,118.00		1,438.42	1.48	164.39	11.7
Citizens Insurance Co. of Missouri, St. Louis, Mo.....		520,500.00		9,166.00	1.76	1,530.12	16.6
City of New York Insurance Co., New York, N. Y.....		.....		.....	....	1,080.58	....

Cologne Re-Insurance Co., Cologne, Germany.....	565,947.00	8,805.41	1.56	755.34	759.54	8.5
Commercial Union Assurance Co., Ltd., London, England.....	25,737,997.00	64,253.15	.25	17,411.73	10,815.53	27.
Commercial Union Fire Insurance Co., New York, N. Y.....	675,903.00	7,946.26	1.18	1,136.31	921.31	14.
Commonwealth Insurance Co., New York, N. Y.....	609,830.00	7,449.63	1.22	1,697.32	1,645.32	26.7
Concordia Fire Insurance Co., Milwaukee, Wis.....	743,473.00	11,620.37	1.56	5,488.10	4,986.38	47.2
Connecticut Fire Insurance Co., Hartford, Conn.....	1,624,606.00	23,684.25	1.45	13,732.28	11,478.41	57.9
Continental Insurance Co., New York, N. Y.....	8,671,470.00	106,571.08	1.23	50,550.04	49,600.82	47.4
County Fire Insurance Co., Philadelphia, Pa.....	801,167.00	8,381.33	1.05	4,858.85	5,504.42	58.
Detroit Fire & Marine Insurance Co., Detroit, Mich.....	618,267.00	9,635.84	1.55	2,117.90	1,971.90	22.
Dubuque Fire & Marine Insurance Co., Dubuque, Iowa.....	857,517.00	13,293.28	1.55	6,877.20	5,770.42	51.7
Equitable Fire & Marine Insurance Co., Providence, R. I.....	131,132.00	1,933.51	1.36	3,322.09	3,134.10	171.
Federal Insurance Co., Jersey City, N. J.....	7,337,495.00	2,539.99	.03	268.36	268.36	10.6
Fidelity-Phenix Fire Insurance Co., New York.....	4,306,467.00	75,497.07	1.72	34,060.89	21,040.12	45.1
Fire Association of Philadelphia, Philadelphia, Pa.....	2,592,781.00	42,329.82	1.68	9,998.78	9,129.41	23.
Fire Re-Assurance Co., Paris, France.....	733,148.00	10,994.46	1.50	3,576.12	3,241.12	32.5
Fireman's Fund Insurance Co., San Francisco, Calif.....	6,488,150.00	89,053.29	1.37	27,622.19	24,538.50	31.
Firemen's Insurance Co., Newark, N. J.....	2,037,876.00	29,461.38	1.45	12,034.55	10,496.47	40.8
First National Fire Insurance Co. of the United States, Washington, D. C.	3,200.00	42.60	1.33	.....	.....	....
First Reinsurance Co. of Hartford, Hartford, Conn.....	567,063.00	6,923.10	1.22	2,562.46	2,582.46	37.
First Russian Insurance Co., St. Petersburg, Russia.....	399,694.00	5,135.10	1.28	1,181.03	1,352.03	23.
Franklin Fire Insurance Co. of Philadelphia, Pa.....	1,305,410.00	20,046.24	1.53	9,052.33	8,505.83	45.1
Frankona Re-Insurance Co., Frankfort-on-the-Main, Germany.....	386,078.00	5,930.37	1.54	1,736.86	477.36	29.3
General Fire Assurance Co., Paris, France.....	325,330.00	2,790.49	.86	2,548.03	2,537.03	91.3
German Alliance Insurance Co., New York, N. Y.....	280,616.00	4,540.27	1.62	794.67	801.67	17.5

COLORADO BUSINESS—FIRE—FOR THE YEAR 1914—Continued.

NAMES OF COMPANIES		Net Risks	Net Premiums	Rate per \$100 Insurance	Losses Incurred	Losses Paid	Loss Ratio
German American Insurance Co., New York, N. Y.....		6,379,292.00	90,978.42	1.32	44,771.63	46,513.63	49.2
German Fire Insurance Co., Peoria, Ill.....		373,259.00	6,774.98	1.81	5,685.01	5,685.01	83.6
German Fire Insurance Co., Pittsburg, Pa.....		1,412,918.00	18,347.21	1.30	2,673.62	2,413.32	14.6
German Fire Insurance Co., Wheeling, W. Va.....		456,131.00	5,977.06	1.30	1,340.03	1,361.06	22.
Germania Fire Insurance Co., New York, N. Y.....		1,734,161.00	24,758.05	1.43	5,544.19	4,954.95	22.4
Girard Fire & Marine Insurance Co., Philadelphia, Pa.....		1,490,811.00	19,909.01	1.33	4,340.52	2,526.52	21.8
Glens Falls Insurance Co., Glens Falls, N. Y.....		1,105,691.00	13,164.41	1.19	3,618.48	4,755.93	27.5
Globe & Rutgers Fire Insurance Co., New York, N. Y.....		964,860.00	16,391.95	1.69	3,291.35	3,334.23	20.1
Granite State Fire Insurance Co., Portsmouth, N. H.....		556,150.00	7,621.87	1.37	3,403.39	3,595.64	44.6
Hamburg Assurance Co., Hamburg, Germany.....		3,532,176.00	41,041.25	1.16	14,637.83	8,500.57	35.7
Hamburg Bremen Fire Insurance Co., Hamburg, Germany.....		486,317.00	7,965.95	1.63	5,316.70	2,916.70	66.7
Hanover Fire Insurance Co., New York, N. Y.....		2,012,387.00	30,242.57	1.50	12,067.37	11,337.76	39.8
Hartford Fire Insurance Co., Hartford, Conn.....		9,205,292.00	122,443.93	1.33	57,380.37	60,354.29	46.8
Home Fire Insurance Co. of Utah, Salt Lake City, Utah.....		395,117.00	4,768.17	1.21	967.29	792.49	20.3
Home Insurance Co., New York, N. Y.....		8,823,975.00	103,012.86	1.16	42,588.50	40,048.53	41.3
Humboldt Fire Insurance Co., Pittsburg, Pa.....		344,491.00	4,480.69	1.30	1,206.51	966.30	26.9
Imperial Assurance Co., New York, N. Y.....		285,350.00	3,359.61	1.18	132.80	132.80	3.9
Indemnity Mutual Marine Assurance Co., Ltd., London, England.....		262,071.00	3,146.59	1.21	1,583.57	1,674.69	50.3
Insurance Company of North America, Philadelphia, Pa.....		5,587,437.00	67,891.82	1.21	23,568.17	28,337.60	34.7
Insurance Company of the State of Pennsylvania, Philadelphia, Pa....		1,957,777.00	28,196.04	1.44	14,608.44	14,103.55	51.8
International Insurance Co., New York, N. Y.....		.....	.....	....	5,853.81	7,831.41	....
International Reassurance Co., Ltd., Vienna, Austria.....		406,203.00	5,866.45	1.44	2,090.72	1,666.72	35.7

Jakor Insurance Co., Moscow, Russia.....	2,210,352.00	24,194.22	1.09	12,456.98	10,778.88	51.5
Law Union & Rock Insurance Co., Ltd., London, England.....	576,587.00	7,472.43	1.10	4,227.74	3,047.74	56.5
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, England.	7,198,270.00	84,311.96	1.17	15,951.98	16,571.98	18.9
Liverpool & London & Globe Insurance Co., New York, N. Y.....	469,700.00	5,979.82	1.27	1,457.96	1,449.96	24.4
London Assurance Corporation, London, England.....	2,084,852.00	33,485.57	1.60	19,017.70	16,751.70	56.8
London & Lancashire Fire Insurance Co., Ltd., Liverpool, England..	2,013,421.00	30,029.72	1.37	12,650.36	11,835.36	47.2
Lumbermens Insurance Co., Philadelphia, Pa.....	857,053.00	9,904.35	1.15	4,602.82	4,595.82	46.
Maryland Motor Car Insurance Co., Wilmington, Del.....	89,130.00	2,014.73	2.26	217.47	217.47	10.7
Mechanics Insurance Co., Philadelphia, Pa.....	767,025.00	9,272.53	1.20	3,287.33	3,241.33	35.
Mechanics & Traders Insurance Co., New Orleans, La.....	564,458.00	7,177.56	1.27	4,070.17	2,637.87	56.7
Merchants Fire Assurance Corporation of New York, New York, N. Y.	106,366.00	1,959.78	1.84	1,726.89	1,736.89	88.1
Merchants Fire Insurance Co., Denver, Colo.....	3,723,875.00	48,010.96	1.28	13,996.38	13,688.60	29.
Michigan Fire and Marine Insurance Co., Detroit, Mich.....	528,161.00	7,753.78	1.46	1,999.25	1,970.34	25.7
Millers National Insurance Co., Chicago, Ill.....	875,563.00	18,734.61	2.13	4,781.16	4,766.16	25.5
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.....	2,787,545.00	24,909.14	1.09	7,108.79	7,268.79	28.5
Minerva Retrocession & Re-Insurance Co., Cologne, Germany.....	213,692.00	3,774.77	1.55	323.72	325.52	8.5
Minneapolis Fire and Marine Insurance Co., Minneapolis, Minn.....	112,875.00	1,644.64	1.45	798.44	798.44	48.5
Moscow Fire Insurance Co., Moscow, Russia.....	637,805.00	8,209.60	1.28	3,131.63	3,406.63	38.1
Munich Re-Insurance Co., Munich, Bavaria, Germany.....	4,879,876.00	70,615.48	1.45	28,736.18	26,495.18	40.5
National-Ben Franklin Fire Insurance Co., Pittsburg, Pa.....	661,407.00	9,589.62	1.45	4,691.65	2,922.69	48.0
National Fire Insurance Co., Hartford, Conn.....	.....	49,161.64	....	35,274.22	30,334.42	71.7
Nationale Fire Insurance Co., Paris, France.....	389,820.00	5,477.19	1.40	2,704.02	2,452.65	49.3
National Union Fire Insurance Co., Pittsburg, Pa.....	696,770.00	24,820.24	3.56	19,369.38	19,298.15	78.
Netherlands Fire & Life Insurance Co., The Hague, Holland.....	285,359.00	3,808.85	1.33	1,065.44	1,065.44	27.

COLORADO BUSINESS—FIRE—FOR THE YEAR 1914—Continued.

NAMES OF COMPANIES		Net Risks	Net Premiums	Rate per \$100 Insurance	Losses Incurred	Losses Paid	Loss Ratio
Newark Fire Insurance Co., Newark, N. J.....		961,334.00	12,555.91	1.31	5,267.62	4,764.01	41.9
New Brunswick Fire Insurance Co., New Brunswick, N. J.....		468,139.00	6,738.27	1.44	2,050.89	2,671.90	30.4
New Hampshire Fire Insurance Co., Manchester, N. H.....		1,372,626.00	21,583.67	1.57	7,780.54	9,389.59	36.0
New Jersey Fire Insurance Co., Newark, N. J.....		99,248.00	1,662.76	1.67	3,690.05	3,956.05	222.
New Zealand Insurance Co., Ltd., Auckland, N. Z.....		1,719,802.00	25,500.62	1.47	11,263.71	11,652.08	44.1
Niagara Fire Insurance Co., New York, N. Y.....		2,013,717.00	29,321.02	1.45	10,743.10	10,806.54	36.6
Nord Deutsche Insurance Co., Hamburg, Germany.....		608,771.00	8,423.81	1.38	2,103.61	2,062.57	24.9
North British & Mercantile Insurance Co., New York, N. Y.....		473,827.00	5,611.01	1.13	2,304.86	2,306.86	41.
North British & Mercantile Insurance Co., London and Edinburgh....		3,634,531.00	43,371.76	1.19	15,454.87	15,692.80	35.6
Northern Assurance Co., Ltd., London, England.....		2,648,251.00	41,975.11	1.58	23,273.54	17,022.02	55.4
Northern Insurance Co. of Moscow, Moscow, Russia.....		782,943.00	13,045.52	1.80	5,610.08	3,350.45	43.
Northern Insurance Co. of New York.....		236,210.00	3,062.78	1.29	.....	463.65	....
North River Insurance Co., New York, N. Y.....		1,869,367.00	19,551.45	1.05	8,617.30	9,181.82	44.
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.....		116,116.00	1,511.52	1.30	1,692.44	1,664.44	112.
Northwestern National Insurance Co., Milwaukee, Wis.....		3,461,256.00	37,552.38	1.08	10,897.49	10,579.03	29.
Norwich Union Fire Insurance Society, Ltd., England.....		1,855,338.00	28,442.76	1.53	10,961.53	10,164.36	38.5
Occidental Fire Insurance Co., Albuquerque, N. M.....		21,550.00	190.12	.88	1,133.75	1,123.75	591.
Old Colony Insurance Co., Boston, Mass.....		52,538.00	957.16	1.82	1,803.16	1,778.16	188.
Orient Insurance Co., Hartford, Conn.....		775,243.00	12,662.32	1.53	6,928.48	7,468.48	54.9
Palatine Insurance Co., Ltd., London, England.....		2,183,192.00	26,156.79	1.20	6,722.79	6,957.79	26.0
Paternelle Fire Insurance Co., Ltd., Paris, France.....		442,070.00	4,838.84	1.09	3,934.30	2,836.06	88.0
Pennsylvania Fire Insurance Co., Philadelphia, Pa.....		3,013,567.00	31,821.83	1.06	14,274.21	15,310.86	44.8

Peoples National Fire Insurance Co., Wilmington, Del.....	485,080.00	6,636.35	1.36	2,526.66	2,660.98	38.
Phenix Fire Insurance Co., Paris, France.....	334,155.00	4,805.55	1.43	1,677.82	1,523.99	34.7
Phoenix Assurance Co., Ltd., London, England.....	792,939.00	10,202.32	1.29	1,117.61	1,323.61	11.
Phoenix Insurance Co., Hartford, Conn.....	2,299,716.00	42,312.80	1.71	16,815.28	16,522.82	39.7
Pittsburg Fire Insurance Co., Pittsburg, Pa.....	274,143.00	3,723.68	1.35	1,224.82	1,224.82	32.9
Providence Washington Ins. Co., Providence, R. I.....	1,715,412.00	20,322.87	1.18	7,341.59	8,408.80	36.1
Prussian National Insurance Co., Stettin, Germany.....	1,224,545.00	21,312.26	1.74	10,457.60	10,577.41	49.
Queen Insurance Co. of America, New York, N. Y.....	2,165,328.00	34,138.17	1.53	12,041.26	14,817.14	35.2
Reliance Insurance Co., Philadelphia, Pa.....	1,035,591.00	12,108.52	1.17	4,652.45	4,820.35	38.4
Rhode Island Insurance Co., Providence, R. I.....	549,899.00	7,892.96	1.43	3,831.22	3,804.41	48.
Richmond Insurance Co. of New York, West New Brighton, N. Y....	71,316.00	1,061.52	1.49	123.98	123.98	10.7
Rossia Insurance Co., Petrograd, Russia.....	2,926,136.00	38,889.08	1.33	23,533.00	24,663.00	60.5
Royal Exchange Assurance, London, England.....	1,684,837.00	22,212.63	1.32	9,599.95	9,863.33	43.2
Royal Insurance Co., Ltd., Liverpool, England.....	3,745,252.00	55,524.16	1.47	17,505.81	18,607.87	31.5
Russian Re-Insurance Co., St. Petersburg, Russia.....	616,740.00	8,513.67	1.38	5,003.34	5,132.34	58.8
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.....	1,879,467.00	27,838.08	1.48	11,317.54	11,935.18	41.
Salamandra Insurance Co., Petrograd, Russia.....	2,210,352.00	24,194.22	1.09	12,455.98	10,778.86	50.
Scottish Union & National Insurance Co., Edinburgh, Scotland.....	2,508,335.00	37,373.00	1.49	13,589.23	14,633.56	36.4
Second Russian Insurance Co., St. Petersburg, Russia.....	884,141.00	9,677.69	1.09	4,638.86	3,455.74	47.7
Security Insurance Co., New Haven, Conn.....	1,590,762.00	21,699.93	1.42	7,129.14	7,682.02	32.8
Skandia Insurance Co., Stockholm, Sweden.....	262,250.00	4,457.04	1.79	959.58	956.07	21.5
South German Re-Insurance Co., Munich, Bavaria, Germany.....	344,053.00	4,829.11	1.11	961.38	434.84	19.9
Springfield Fire & Marine Insurance Co., Springfield, Mass.....	4,408,534.00	58,563.30	1.32	16,151.21	16,150.50	28.
Standard Fire Insurance Co., Hartford, Conn.....	82,569.00	1,570.93	1.90	491.81	537.64	31.

COLORADO BUSINESS—FIRE—FOR THE YEAR 1914—Concluded.

NAMES OF COMPANIES	Net Risks	Net Premiums	Rate per \$100 Insurance	Losses Incurred	Losses Paid	Loss Ratio
State Assurance Co., Ltd., Liverpool, England.....	432,112.00	5,509.21	1.28	1,052.28	1,352.20	19.1
Stuyvesant Insurance Co., New York, N. Y.....	263,247.00	4,105.03	1.40	2,573.25	2,573.25	62.8
Sun Insurance Office, London, England.....	1,784,598.00	24,728.85	1.38	14,483.39	13,441.39	58.6
Svea Fire & Life Insurance Co., Ltd., Gothenburg, Sweden.....	1,322,090.00	19,618.75	1.43	5,667.62	4,042.62	29.0
Swiss National Insurance Co., Ltd., Basle, Switzerland.....	1,076,955.00	15,717.32	1.45	4,201.10	3,519.10	26.7
Swiss Re-Insurance Co., Zurich, Switzerland.....	488,989.00	6,460.67	1.32	1,930.43	2,655.41	29.8
Teutonia Fire Insurance Co., Pittsburg, Pa.....	23,853.00	401.60	1.68	.....	.....	....
Union Assurance Society, Ltd., London, England.....	666,100.00	7,178.06	1.08	6,486.17	5,824.17	90.
Union Fire Insurance Co., Paris, France.....	458,884.00	6,431.65	1.40	4,325.07	4,310.01	67.2
Union and Phoenix Espanol Insurance Co., Madrid, Spain.....	682,826.00	11,722.95	1.72	4,963.06	5,651.23	42.
United States Fire Insurance Co., New York, N. Y.....	270,709.00	3,278.50	0.12	204.55	174.55	6.2
United States "Lloyds" (Sub. at) New York, N. Y.....	1,168,438.00	9,702.73	.83	4,633.10	1,283.91	47.7
Vulcan Fire Insurance Co., Oakland, Calif.....	236,389.00	4,075.73	1.72	3,384.63	3,747.13	83.
Warsaw Fire Insurance Co., Warsaw, Russia.....	107,966.00	1,561.49	1.44	4,103.59	1,300.96	262.
Westchester Fire Insurance Co., New York, N. Y.....	1,743,106.00	27,934.85	1.60	14,250.84	9,152.28	51.
Western Assurance Co., Toronto, Canada.....	2,601,526.00	28,094.17	1.07	10,926.78	10,672.98	38.1
Williamsburg City Fire Insurance Co., Brooklyn, N. Y.....	1,258,849.00	16,905.37	1.34	8,653.72	5,644.48	51.1
Totals.....	\$250,328,762.00	\$3,117,192.34	1.25	\$1,240,436.15	\$1,172,014.62	39.8

MUTUAL ASSESSMENT—FIRE.

Grange Mutual Fire Insurance Co., Golden, Colo.....	\$	728,245.00	\$	5,395.03	0.74	\$	5,161.46	\$	5,161.46	95.9
COUNTY MUTUAL PROTECTIVE ASSOCIATIONS.										
Farmers Morgan County Protective Ass'n, Ft. Morgan, Colo.....	\$	32,300.00	\$	315.31	0.99	\$	75.00	\$	75.00	23.8
Farmers Union Mutual Protective Association of Colorado.....		463,210.00		2,347.60	0.51		777.38		777.38	33.1
The Fremont County Protective Ass'n, Canon City, Colo.....		45,510.00		196.15	0.44		1,007.00		1,007.00	514.0
The Garfield County Protective Association, Glenwood Springs, Colo...		109,150.00		772.16	0.71		75.50		75.50	9.7
The Weld County Farmers Protective Association, Greeley, Colo.....		559,950.00		1,722.00	0.31		292.07		292.07	16.8
Grand totals.....		\$252,267,127.00		\$3,127,940.59	1.24		\$1,247,824.56		\$1,179,433.03	39.9

LIFE INSURANCE COMPANIES

1914

ABSTRACTS COMPILED FROM THE ANNUAL
STATEMENTS OF THE LIFE AND MUTUAL LIFE
INSURANCE COMPANIES, LICENSED TO TRANS-
ACT BUSINESS IN THIS STATE, SHOWING
THEIR CONDITION ON DECEMBER 31, 1914.

AETNA LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

650 Main Street.

President, MORGAN G. BULKELEY.

Secretary, C. E. GILBERT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 4,000,000.00
Ledger assets (per balance December 31 of previous year).....	100,726,819.80

INCOME

Total premium income	\$ 12,373,673.80
Total investment income	5,563,713.43
Miscellaneous income	268,866.75
Total income	\$ 18,206,253.98

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 7,625,426.05
Paid policy-holders for surrender values.....	2,938,692.26
Dividends to policy-holders	1,499,013.67
Paid stockholders for interest or dividends.....	400,000.00
Other disbursements	3,478,672.20
Total disbursements	\$ 15,941,804.18

ASSETS

*Total admitted assets	\$119,516,736.43
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LIABILITIES

Reserve	\$ 97,929,058.64
Other liabilities	6,086,848.42
Total amount of liabilities, except capital.....	\$104,015,907.06
Capital paid in cash, \$4,000,000.00; surplus, \$11,500,829.37.	
Total surplus as regards policy-holders.....	15,500,829.37
Total liabilities	\$119,516,736.43

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	184,616	\$355,535,221.00
Outstanding December 31, 1914.....	187,400	380,798,405.03

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,385	\$ 4,859,774.22
Colorado policies issued during the year.....	398	744,010.19
Total	2,783	\$ 5,603,784.41
Deduct ceased to be in force during the year.....	462	745,032.00
Policies in force December 31.....	2,321	\$ 4,858,752.41
Losses and claims unpaid December 31 of previous year.....	5	\$ 6,024.00
Losses and claims incurred during the year.....	33	45,708.00
Total	38	\$ 51,732.00
Losses and claims settled during the year in cash, \$50,306.71; by compromise, \$11.29.....	33	\$ 50,318.00
Losses and claims unpaid December 31.....	5	1,414.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$138,165.91.		

*(To be printed in commissioner's report.) "All classes of policies are secured by the entire assets of the company."

THE AMERICAN BANKERS INSURANCE COMPANY, OF CHICAGO, ILL.

43 East Ohio Street.

President, ERNEST W. SPICER.

Secretary, JAMES P. WHEDON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 325,000.00
Ledger assets (per balance December 31 of previous year).....	585,699.41

INCOME

Total premium income	\$ 224,815.29
Total investment income	31,256.28
Miscellaneous income	16,335.62
Total income	\$ 272,407.19

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 35,252.35
Dividends to policy-holders	
Paid stockholders for interest or dividends.....	
Other disbursements	150,570.93
Total disbursements	\$ 185,823.28

ASSETS

Total admitted assets	\$ 697,471.54
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LIABILITIES

Reserve	\$ 271,558.00
Other liabilities	58,119.31
Total amount of liabilities, except capital.....	\$ 329,677.31
Capital paid in cash, \$325,000.00; surplus, \$42,794.23.	
Total liabilities	\$ 697,471.54

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	3,822	\$ 7,007,654.00
Outstanding December 31, 1914.....	4,559	7,542,154.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	323	\$ 372,525.00
Colorado policies issued during the year.....	213	199,005.00
Total	536	\$ 571,530.00
Deduct ceased to be in force during the year.....	180	173,505.00
Policies in force December 31.....	356	\$ 398,025.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....		\$ 2,104.69
Total		\$ 2,104.69
Losses and claims settled during the year in cash, \$2,104.69; by compromise, \$.....		\$ 2,104.69
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$11,155.61.		

AMICABLE LIFE INSURANCE COMPANY, OF WACO, TEXAS

Fifth and Austin Streets.

President, ARTEMAS R. ROBERTS.

Secretary, A. R. WILSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 820,000.00
Ledger assets (per balance December 31 of previous year.....)	1,963,327.44

INCOME

Total premium income	\$ 451,423.74
Total investment income	136,626.36
Miscellaneous income	114,358.43
Total income	\$ 702,408.53

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 64,419.10
Coupons to policy-holders	33,533.12
Paid stockholders for interest or dividends.....	
Other disbursements	357,281.56
Total disbursements	\$ 455,233.78

ASSETS

Total admitted assets	\$ 2,285,177.02
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LIABILITIES

Reserve	\$ 568,092.23
Other liabilities	122,155.14
Total amount of liabilities, except capital.....	\$ 690,247.37
Capital paid in cash, \$820,000.00; surplus, \$774,029.65.	
Total liabilities	\$ 2,285,177.02

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	10,006	\$ 16,677,723.00
Outstanding December 31, 1914.....	9,294	15,259,562.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....
Colorado policies issued during the year.....
Total
Deduct ceased to be in force during the year.....
Policies in force December 31.....
Losses and claims unpaid December 31 of previous year.....
Losses and claims incurred during the year.....
Total
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....		
Losses and claims unpaid December 31.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$.....		

THE BANKERS INTERNATIONAL LIFE ASSURANCE COMPANY, OF DENVER, COLO.

Gas & Electric Building, Denver, Colo.

President, F. N. BRIGGS.

Secretary and Manager, EDWIN STARKEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	291,633.79

INCOME

Total premium income.....	\$ 9,610.82
Total investment income.....	4,255.96
Life	1,773.47
Health and accident.....	22,985.37
Total income	\$ 38,625.62

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 1,360.35
Dividends to policy-holders.....	
Paid stockholders for interest or dividends.....	
Life	14,735.96
Health and accident.....	27,042.57
Total disbursements	\$ 43,138.88

ASSETS

Total admitted assets.....	\$ 224,070.12
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LIABILITIES

Reserve	\$ 7,700.26
Life	34,821.17
Health and accident.....	1,869.01
Total amount of liabilities, except capital.....	\$ 44,390.44
Capital paid in cash, \$100,000.00; surplus, \$79,679.68.	
Total liabilities	\$ 224,070.12

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	...	\$
Outstanding December 31, 1914.....

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	512	\$ 271,587.00
Colorado policies issued during the year.....	569	224,963.00
Total	1,081	\$ 496,550.00
Deduct ceased to be in force during the year.....	589	230,250.00
Policies in force December 31.....	492	\$ 266,300.00
Losses and claims unpaid December 31 of previous year.....	...	.....
Losses and claims incurred during the year.....	...	.....
Total .....	...	.....
Losses and claims settled during the year in cash, \$1,360.35; by compromise, \$.....	6	\$ 1,360.35
Losses and claims unpaid December 31.....	...	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$9,610.82.		

BANKERS LIFE COMPANY, OF DES MOINES, IOWA

Sixth and Locust Streets, Des Moines, Ia.

President, E. E. CLARK.

Secretary, G. S. NOLLEN.

CAPITAL STOCK

Amount of capital paid up in cash..... Mutual
 Ledger assets (per balance December 31 of previous year.....) \$ 21,489,872.61

INCOME

Total premium income.....\$ 7,071,361.66
 Total investment income..... 1,186,120.65
 Miscellaneous income 6,549.53
 Total income \$ 8,264,031.84

DISBURSEMENTS

Paid policy-holders for losses, matured endowments,
 annuities, etc.\$ 4,188,145.43
 Dividends to policy-holders..... 65,079.12
 Paid stockholders for interest or dividends.....
 Other disbursements 1,351,284.69
 Total disbursements \$ 5,604,509.24

ASSETS

Total admitted assets..... \$ 25,193,076.71

LIABILITIES

Reserve\$ 6,085,066.42
 Other liabilities 18,386,766.49
 Total amount of liabilities, except capital..... \$ 24,471,832.91
 Capital paid in cash, mutual; surplus, \$721,243.80.
 Total liabilities \$ 25,193,076.71

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	208,858	\$430,842,034.00
Outstanding December 31, 1914.....	194,568	406,026,266.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	4,942	\$ 10,016,000.00
Colorado policies issued and restored during the year.....	201	426,600.00
Total	5,143	\$ 10,442,600.00
Deduct ceased to be in force during the year.....	462	946,500.00
Policies in force December 31.....	4,681	\$ 9,496,100.00
Losses and claims unpaid December 31 of previous year.....	5	\$ 10,000.00
Losses and claims incurred during the year.....	65	132,000.00
Total	70	\$ 142,000.00
Losses and claims settled during the year in cash, \$128,000.00; by compromise, \$.....	63	\$ 128,000.00
Losses and claims unpaid December 31.....	7	14,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$156,034.84.		

THE BANKERS RESERVE LIFE COMPANY, OF OMAHA, NEB.

Omaha, Neb.

President, B. H. ROBISON.

Secretary, R. C. WAGNER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	4,274,437.78

INCOME

Total premium income.....	\$ 1,225,125.57
Total investment income.....	234,032.71
Miscellaneous income	2,954.31
Total income	\$ 1,462,112.59

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 137,944.18
Dividends to policy-holders.....	137,151.20
Paid stockholders for dividends.....	10,000.00
Other disbursements	472,053.70
Total disbursements	\$ 757,159.08

ASSETS

Total admitted assets.....	\$ 5,012,809.15
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LIABILITIES

Reserve	\$ 3,921,109.00
Other liabilities	210,059.67
Total amount of liabilities, except capital.....	\$ 4,131,168.67
Capital paid in cash, \$100,000.00; surplus, \$781,440.48.	
Total liabilities	\$ 5,012,809.15

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	15,764	\$ 32,039,908.89
Outstanding December 31, 1914.....	16,926	33,347,481.43

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	100	\$ 153,808.00
Colorado policies issued during the year.....	100	159,456.25
Total	200	\$ 313,264.25
Deduct ceased to be in force during the year.....	26	38,270.00
Policies in force December 31.....	174	\$ 274,994.25
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....		
Total		
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....;		
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$9,411.53.		

BENEFICIAL LIFE INSURANCE COMPANY, OF SALT LAKE CITY, UTAH

47 West South Temple Street, Salt Lake City, Utah.

President, JOSEPH F. SMITH.

Secretary, AXEL B. C. OHLSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance December 31 of previous year).....	931,181.78

INCOME

Total premium income.....	\$ 418,526.05
Total investment income.....	56,276.68
Miscellaneous income	6,875.75
Total income	\$ 481,678.48

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 65,139.47
Dividends to policy-holders.....	10,104.10
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements	188,258.28
Total disbursements	\$ 283,501.85

ASSETS

Total admitted assets.....	\$ 1,182,521.86
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LIABILITIES

Reserve	\$ 697,771.98
Other liabilities	134,581.84
Total amount of liabilities, except capital.....	\$ 832,353.82
Capital paid in cash, \$200,000.00; surplus, \$150,168.04.	
Total liabilities	\$ 1,182,521.86

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	9,190	\$ 11,768,398.00
Outstanding December 31, 1914.....	11,510	15,019,038.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	86	\$ 126,500.00
Colorado policies issued during the year.....	160	203,500.00
Total	246	\$ 330,000.00
Deduct ceased to be in force during the year.....	19	37,500.00
Policies in force December 31.....	227	\$ 292,500.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....		
Total		
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....		
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$7,433.91.		

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, OF DENVER, COLO.

Sixteenth and Curtis Streets, Denver, Colo.

President, THOS. F. DALY.

Secretary, FRED. W. BAILEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	1,276,584.96

INCOME

Total premium income.....	\$ 556,553.68
Total investment income.....	78,105.80
Miscellaneous income	25,020.51
Total income	\$ 659,679.99

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 62,364.00
Dividends to policy-holders.....	77,972.96
Paid stockholders for interest or dividends.....	3,000.00
Other disbursements	213,483.60
Total disbursements	\$ 386,820.56

ASSETS

Total admitted assets.....	\$ 1,587,814.06
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LIABILITIES

Reserve	\$ 1,239,019.00
Other liabilities	118,645.70
Total amount of liabilities, except capital.....	\$ 1,357,664.70
Capital paid in cash, \$100,000.00; surplus, \$170,149.36.	
Total liabilities	\$ 1,587,814.06

EXHIBIT OF POLICIES

	No. .	Amount
Outstanding December 31, 1913.....	8,613	\$ 14,309,070.00
Outstanding December 31, 1914.....	9,623	16,050,309.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	3,095	\$ 5,492,649.00
Colorado policies issued during the year.....	909	1,419,538.00
Total	4,004	\$ 6,912,187.00
Deduct ceased to be in force during the year.....	874	1,531,527.00
Policies in force December 31.....	3,130	\$ 5,380,660.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	16	\$ 31,500.00
Total	16	\$ 31,500.00
Losses and claims settled during the year in cash, \$31,500.00; by compromise, \$.....	16	\$ 31,500.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$214,975.78.		

CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES, OF DES MOINES, IOWA

Des Moines, Iowa.

President, GEO. B. PEAK.

Secretary, H. G. EVERETT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	2,791,474.76

INCOME

Total premium income.....	\$ 1,119,074.30
Total investment income.....	180,137.00
Miscellaneous income	7,428.13
Total income	\$ 1,306,639.43

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 144,391.37
Dividends to policy-holders.....	11,189.73
Paid stockholders for interest or dividends.....	10,000.00
Other disbursements	544,469.38
Total disbursements	\$ 710,050.48

ASSETS

Total admitted assets.....	\$ 3,425,344.45
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LIABILITIES

Reserve	\$ 2,775,095.76
Other liabilities	265,521.86
Total amount of liabilities, except capital.....	\$ 2,980,617.62
Capital paid in cash, \$100,000.00; surplus, \$244,726.83.	
Total liabilities	\$ 3,425,344.45

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	20,556	\$ 31,767,341.00
Outstanding December 31, 1914.....	23,895	26,859,398.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	273	\$ 489,997.50
Colorado policies issued during the year, including migrations to	25	46,075.00
Total	298	\$ 536,072.50
Deduct ceased to be in force during the year, including migrations from	27	37,860.00
Policies in force December 31.....	271	\$ 498,212.50
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....		
Total		
Losses and claims settled during the year in cash, \$.....:		
by compromise, \$.....		
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$16,155.97.		

CENTRAL STATES LIFE INSURANCE COMPANY, OF ST. LOUIS, MO.

302 Central National Bank Building.

President, FRANK P. CRUNDEN.

Secretary, W. H. McBRIDE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 390,000.00
Ledger assets (per balance December 31 of previous year).....	617,741.83

INCOME

Total premium income	\$ 177,181.38
Total investment income	42,125.55
Miscellaneous income	259,855.19
Total income	\$ 479,162.12

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 24,500.00
Dividends to policy-holders.....	3,213.55
Paid stockholders for interest or dividends.....	
Other disbursements	114,418.25
Total disbursements	\$ 142,131.80

ASSETS

Total admitted assets	\$ 1,074,677.56
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LIABILITIES

Reserve	\$ 400,425.00
Other liabilities	134,070.35
Total amount of liabilities, except capital.....	\$ 534,495.35
Capital paid in cash. \$390,000.00; surplus, \$150,182.21....	540,182.21
Total liabilities	\$ 1,074,677.56

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	3,611	\$ 5,279,308.00
Outstanding December 31, 1914.....	6,082	9,544,359.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....		
Colorado policies issued and reinsured during the year.....	1,298	\$ 2,178,750.00
Total	1,298	\$ 2,178,750.00
Deduct ceased to be in force during the year.....		
Policies in force December 31.....	1,298	\$ 2,178,750.00
Losses and claims unpaid December 31 of previous year....		
Losses and claims assumed during the year.....	1	\$ 2,000.00
Total	1	\$ 2,000.00
Losses and claims settled during the year in cash, \$.....;		
by compromise		
Losses and claims unpaid December 31.....	1	\$ 2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$5,849.52.		

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY, OF BOSTON, MASS.

77 Franklin Street, Boston.

President, ARTHUR E. CHILDS.

Secretary, WILLIAM H. BROWN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	9,026,692.47

INCOME

Total premium income	\$ 2,126,901.25
Total investment income	440,072.91
Miscellaneous income	340,604.50
Total income	\$ 2,907,578.66

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 664,772.37
Dividends to policy-holders	59,932.43
Paid stockholders for interest or dividends.....	70,000.00
Other disbursements	991,176.71
Total disbursements	\$ 1,785,881.51

ASSETS

Total admitted assets	\$ 10,363,911.02
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LIABILITIES

Reserve	\$ 8,420,598.00
Other liabilities	480,046.07
Total amount of liabilities, except capital.....	\$ 8,900,644.07
Capital paid in cash, \$1,000,000.00; surplus, \$463,266.95.	
Total liabilities	\$ 10,363,911.02

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	23,457	\$ 61,485,435.00
Outstanding December 31, 1914.....	25,465	65,006,420.50

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,513	\$ 5,409,239.00
Colorado policies issued during the year.....	420	771,912.00
Total	2,933	\$ 6,181,151.00
Deduct ceased to be in force during the year.....	515	962,956.00
Policies in force December 31.....	2,418	\$ 5,218,195.00
Losses and claims unpaid December 31 of previous year.....	2	\$ 2,000.00
Losses and claims incurred during the year.....	10	30,264.73
Total	12	\$ 32,264.73
Losses and claims settled during the year in cash, \$27,- 264.73; by compromise, \$.....	10	\$ 27,264.73
Losses and claims unpaid December 31.....	2	5,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$203,313.04.		

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

36 Pearl Street.

President, JOHN M. TAYLOR.

Secretary, WILLIAM H. DEMING.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$ 69,185,776.04

INCOME

Total premium income	\$ 7,301,193.09
Total investment income	3,318,814.70
Miscellaneous income	1,210,520.50
Total income	\$ 11,830,528.29

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 5,798,773.45
Dividends to policy-holders.....	2,152,762.04
Paid stockholders for interest or dividends.....	
Other disbursements	2,414,128.75
Total disbursements	\$ 10,365,664.24

ASSETS

Total admitted assets	\$ 72,768,917.01
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LIABILITIES

Reserve	\$ 65,543,499.00
Other liabilities	2,871,473.69
Total amount of liabilities, except capital.....	\$ 68,414,972.69
Capital paid in cash, \$..... surplus, \$1,353,944.32.	
Total liabilities	\$ 72,768,917.01

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	91,663	\$218,304,660.00
Outstanding December 31, 1914.....	96,033	228,305,763.11

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	906	\$ 1,825,943.00
Colorado policies issued during the year.....	318	653,313.00
Total	1,248	\$ 2,479,286.00
Deduct ceased to be in force during the year.....	156	293,812.00
Policies in force December 31.....	1,092	\$ 2,185,474.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 2,500.00
Losses and claims incurred during the year.....	6	6,645.00
Total	7	\$ 9,145.00
Losses and claims settled during the year in cash, \$9,115.00; by compromise, \$.....	7	\$ 9,145.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$63,715.47.		

CONTINENTAL ASSURANCE COMPANY, OF CHICAGO, ILL.

919 Michigan Avenue, Chicago, Ill.

President, H. G. B. ALEXANDER.

Secretary, MUNTON MAVERICK.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance December 31 of previous year).....		161,523.63

INCOME

Total premium income	\$	54,242.82
Total investment income		8,074.62
Miscellaneous income		58.60
Total income	\$	62,376.04

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$	4,445.80
Dividends to policy-holders		
Paid stockholders for interest or dividends.....		4,000.00
Other disbursements		33,894.38
Total disbursements	\$	42,340.18

ASSETS

Total admitted assets	\$	196,457.90
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LIABILITIES

Reserve	\$	48,883.00
Other liabilities		4,891.44
Total amount of liabilities, except capital.....	\$	53,774.44
Capital paid in cash, \$100,000.00; surplus, \$42,683.46.		
Total liabilities	\$	196,457.90

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	955	\$ 1,311,402.00
Outstanding December 31, 1914.....	1,372	2,176,944.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	36	\$ 39,244.00
Colorado policies issued during the year.....	18	19,500.00
Total	54	\$ 58,744.00
Deduct ceased to be in force during the year.....	6	6,500.00
Policies in force December 31.....	48	\$ 52,244.00
Losses and claims unpaid December 31 of previous year....		
Losses and claims incurred during the year.....		
Total		
Losses and claims settled during the year in cash, \$.....:		
by compromise, \$.....		
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$1,741.35.		

CONTINENTAL LIFE INSURANCE COMPANY, OF SALT LAKE CITY, UTAH

500 McCormick Building, Salt Lake City, Utah.

President, F. J. HAGENBARTH.

Secretary, M. B. JOHNSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 208,875.00
Ledger assets (per balance December of previous year).....	1,130,896.53

INCOME

Total premium income.....	\$ 505,752.30
Total investment income.....	76,117.45
Miscellaneous income	7,075.90
Total income	\$ 588,945.65

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 100,068.66
Dividends to policy-holders.....	10,746.84
Paid stockholders for interest or dividends.....	
Other disbursements	316,796.30
Total disbursements	\$ 427,611.80

ASSETS

Total admitted assets.....	\$ 1,309,232.08
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LIABILITIES

Reserve	\$ 918,384.00
Other liabilities	135,756.01
Total amount of liabilities, except capital.....	\$ 1,054,140.01
Capital paid in cash, \$208,875.00; surplus, \$46,217.07.	
Total liabilities	\$ 1,309,232.08

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	5,746	\$ 11,503,220.00
Outstanding December 31, 1914.....	7,750	14,530,281.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	231	\$ 595,572.50
Colorado policies issued during the year.....	258	554,270.00
Total	489	\$ 1,149,842.50
Deduct ceased to be in force during the year.....	121	319,269.50
Policies in force December 31.....	368	\$ 830,573.00
Losses and claims unpaid December 31 of previous year.....	.....	.....
Losses and claims incurred during the year.....	3	\$ 13,511.03
Total	3	\$ 13,511.03
Losses and claims settled during the year in cash, \$13,511.03; by compromise, \$.....	3	\$ 13,511.03
Losses and claims unpaid December 31.....	.....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$32,902.57.		

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, OF NEW YORK CITY, N. Y.

165 Broadway, New York City, N. Y.

President, W. A. DAY.

Secretary, W. ALEXANDER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	517,934,917.94

INCOME

Total premium income.....	\$ 54,579,765.55
Total investment income.....	23,097,844.78
Miscellaneous income	1,310,405.39
Total income	\$ 78,988,015.72

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 43,196,925.66
Dividends to policy-holders.....	13,503,535.73
Paid stockholders for interest or dividends.....	7,000.00
Other disbursements	13,425,721.27
Total disbursements	\$ 70,133,182.66

ASSETS

Total admitted assets.....	\$536,376,840.34
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LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve	\$438,414,225.00
Other liabilities	12,551,249.15
Total amount of liabilities, except capital.....	\$450,965,474.15
Capital paid in cash, \$100,000.00; surplus and dividend funds, \$85,311,366.19	\$5,411,366.19
Total	\$536,376,840.34

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	590,888	\$1,471,093,575.00
Outstanding December 31, 1914.....	612,997	1,494,234,342.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	3,262	\$ 8,032,774.00
Colorado policies issued during the year.....	372	914,556.00
Total	3,634	\$ 8,947,330.00
Deduct ceased to be in force during the year.....	233	782,071.00
Policies in force December 31.....	3,401	\$ 8,165,259.00
Losses and claims unpaid December 31 of previous year.....	4	\$ 7,261.00
Losses and claims incurred during the year.....	45	140,325.85
Total	49	\$ 147,586.85
Losses and claims settled during the year in cash.....	48	\$ 147,373.85
Losses and claims unpaid December 31.....	1	213.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$272,617.77.		

THE FARMERS LIFE INSURANCE COMPANY, OF DENVER, COLO.

346 Gas and Electric Building.

President, E. M. AMMONS.

Secretary, W. O. TEMPLE

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	219,900.00
Ledger assets (per balance December 31 of previous year).....		254,998.61

INCOME

Total premium income	\$	25,232.77
Total investment income		23,275.92
Miscellaneous income		352,992.02
Total income	\$	401,500.71

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$	1,000.00
Dividends to policy-holders		
Paid stockholders for interest or dividends.....		11,974.15
Other disbursements		102,317.59
Total disbursements	\$	115,291.74

ASSETS

Total admitted assets	\$	649,128.22
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LIABILITIES

Reserve	\$	59,855.43
Other liabilities		64,839.88
Total amount of liabilities, except capital.....	\$	124,695.31
Capital paid in cash, \$219,900.00; surplus, \$304,532.91.		
Total liabilities	\$	649,128.22

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	124	\$ 289,640.00
Outstanding December 31, 1914.....	1,422	2,247,870.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	79	\$ 178,000.00
Colorado policies issued during the year.....	231	381,300.00
Total	310	\$ 559,300.00
Deduct ceased to be in force during the year.....	9	29,000.00
Policies in force December 31 of previous year.....	301	\$ 530,300.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	1	\$ 1,000.00
Total	1	\$ 1,000.00
Losses and claims settled during the year in cash, \$1,000.00; by compromise, \$.....	1	\$ 1,000.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$14,251.87.		

THE FIDELITY MUTUAL LIFE INSURANCE COMPANY, OF PHILADELPHIA, PA.

112-116 North Broad Street.

President, WALTER LEMAR TALBOT.

Secretary, CHAS. G. HODGE.

CAPITAL STOCK

Amount of capital paid up in cash.....
Ledger assets (per balance December 31 of previous year).....\$ 28,897,262.51

INCOME

Total premium income\$ 4,854,441.11
Total investment income 1,590,753.82
Miscellaneous income 29,621.37

Total income \$ 6,474,816.30

DISBURSEMENTS

Paid policy-holders for losses, matured endowments,
annuities, etc\$ 3,124,753.80
Dividends to policy-holders 438,287.52
Paid stockholders for interest or dividends.....
Other disbursements 1,135,549.40

Total disbursements \$ 4,698,590.72

ASSETS

Total admitted assets \$ 30,548,578.14

LIABILITIES

Reserve\$ 26,590,806.32
Other liabilities 3,006,341.24

Total amount of liabilities, except capital..... \$ 29,597,147.56
Capital paid in cash, \$......: surplus, \$951,430.58.

Total liabilities \$ 30,548,578.14

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	63,985	\$133,550,385.00
Outstanding December 31, 1914.....	64,825	134,064,215.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	464	\$ 1,347,498.00
Colorado policies issued during the year.....	34	94,221.00

Total	498	\$ 1,441,719.00
Deduct ceased to be in force during the year	32	106,279.00

Policies in force December 31.....	466	\$ 1,335,440.00
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Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	10	\$ 27,611.05

Total	10	\$ 27,611.05
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Losses and claims settled during the year in cash, \$27,611.05; by compromise, \$.....	10	\$ 27,611.05
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$58,529.81.		

THE GERMAN-AMERICAN LIFE INSURANCE COMPANY, OF DENVER, COLO.

Sixteenth and Champa Streets.

President, J. C. BURGER.

Secretary, ROBERT BROWN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	172,385.00
Ledger assets (per balance December 31 of previous year).....		299,663.02

INCOME

Total premium income	\$	87,854.72
Total investment income		17,047.85
Miscellaneous income		9,487.52
Total income	\$	114,390.09

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$	9,910.05
Dividends to policy-holders		328.68
Paid stockholders for interest or dividends.....		
Other disbursements		92,450.26
Total disbursements	\$	102,688.99

ASSETS

Total admitted assets	\$	318,280.88
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LIABILITIES

Reserve	\$	41,882.52
Other liabilities		14,830.94
Total amount of liabilities, except capital.....	\$	59,713.46
Capital paid in cash, \$172,385.00; surplus, \$86,182.42.		
Total liabilities	\$	318,280.88

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	897	\$ 1,611,000.00
Outstanding December 31, 1914.....	1,146	2,501,000.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	749	\$ 1,318,000.00
Colorado policies issued during the year.....	904	1,503,500.00
Total	1,653	\$ 2,821,500.00
Deduct ceased to be in force during the year.....	409	718,000.00
Policies in force December 31.....	1,241	\$ 2,103,500.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	2	\$ 3,000.00
Total	2	\$ 3,000.00
Losses and claims settled during the year in cash, \$3,000.00; by compromise, \$.....	2	\$ 3,000.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$74,827.25.		

THE GERMANIA LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

50 Union Square, New York, N. Y.

President, HUBERT CILLIS. Vice-President and Secretary, CARL HEYER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance December 31 of previous year).....	48,981,400.03

INCOME

Total premium income.....	\$ 6,216,224.67
Total investment income.....	2,436,253.66
Miscellaneous income	279,002.48

Total income	\$ 8,931,480.81
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DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 4,798,718.14
Dividends to policy-holders.....	930,580.02
Paid stockholders for interest and dividends.....	24,000.00
Other disbursements	1,751,761.99

Total disbursements	\$ 7,505,060.15
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ASSETS

Total admitted assets.....	\$ 51,112,748.48
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LIABILITIES

Reserve	\$ 43,438,340.00
Other liabilities	1,258,759.98

Total amount of liabilities, except capital.....	\$ 44,697,099.98
Capital paid in cash, \$200,000.00; surplus and dividend funds, \$6,215,648.50.	

Total liabilities	\$ 51,112,748.48
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EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	80,434	\$146,537,632.00
Outstanding December 31, 1914.....	81,620	150,319,679.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,622	\$ 2,675,001.00
Colorado policies issued during the year.....	191	299,200.00

Total	1,813	\$ 2,974,206.00
Deduct ceased to be in force during the year.....	175	283,697.00

Policies in force December 31.....	1,638	\$ 2,690,509.00
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Losses and claims unpaid December 31 of previous year.....	5	\$ 5,000.00
Losses and claims incurred during the year.....	14	22,000.00

Total	19	\$ 27,000.00
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Losses and claims settled during the year in cash, \$26,732.95; by compromise, \$267.05.....	19	\$ 27,000.00
Losses and claims unpaid December 31.....	.....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$112,789.34.		

HOME LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

256 Broadway, New York, N. Y.

President, GEORGE E. IDE.

Secretary, ELLIS W. GLADWIN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 125,000.00
Ledger assets (per balance December 31 of previous year).....	28,791,019.88

INCOME

Total premium income.....	\$ 4,233,964.54
Total investment income.....	1,436,320.62
Miscellaneous income	68,452.28
Total income	\$ 5,738,737.44

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 2,539,483.31
Dividends to policy-holders.....	571,024.11
Paid stockholders for interest or dividends.....	15,000.00
Other disbursements	1,055,342.43
Total disbursements	\$ 4,180,849.85

ASSETS

Total admitted assets.....	\$ 30,631,248.70
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LIABILITIES

Reserve	\$ 27,890,542.00
Other liabilities	624,057.88
Total amount of liabilities, except capital.....	\$ 28,514,599.88
Capital paid in cash, \$125,000.00; surplus, \$1,991,648.82.	
Total liabilities	\$ 30,631,248.70

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	57,254	\$116,360,110.00
Outstanding December 31, 1914.....	59,000	120,893,433.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,450	\$ 3,237,433.00
Colorado policies issued during the year.....	208	458,423.60
Total	1,658	\$ 3,695,856.60
Deduct ceased to be in force during the year.....	91	189,109.60
Policies in force December 31.....	1,567	\$ 3,506,747.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 25.00
Losses and claims incurred during the year.....	12	25,417.60
Total	13	\$ 25,442.60
Losses and claims settled during the year in cash, \$25,442.60; by compromise, \$.....	13	\$ 25,442.60
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$105,707.21.		

INTERNATIONAL LIFE INSURANCE COMPANY, OF ST. LOUIS, MO.

Eighth and Chestnut Streets, St. Louis, Mo.

President, MASSEY WILSON.

Secretary, W. F. GRANTGES.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 525,000.00
Ledger assets (per balance December 31 of previous year).....	3,501,501.22

INCOME

Total premium income.....	\$ 1,351,968.73
Total investment income.....	223,882.86
Miscellaneous income	969,726.88
Total income	\$ 2,545,578.47

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 474,216.45
Dividends to policy-holders (non-participating).....	.....
Paid stockholders for interest or dividends.....	78,908.68
Other disbursements	1,115,408.39
Total disbursements	\$ 1,668,533.52

ASSETS

Total admitted assets.....	\$ 4,420,566.12
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LIABILITIES

Reserve	\$ 3,071,607.00
Other liabilities	530,197.45
Total amount of liabilities, except capital.....	\$ 3,601,804.45
Capital paid in cash, \$525,000.00; surplus, \$293,761.67.	.....
Total liabilities	\$ 4,420,566.12

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	18,545	\$ 35,147,874.00
Outstanding December 31, 1914.....	21,735	41,532,209.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	81	\$ 176,993.00
Colorado policies issued during the year.....	80	144,354.00
Total	161	\$ 301,347.00
Deduct ceased to be in force during the year.....	27	52,136.00
Policies in force December 31.....	134	\$ 249,211.00
Losses and claims unpaid December 31 of previous year.....	.....	.....
Losses and claims incurred during the year.....	.....	.....
Total .....	.....	.....
Losses and claims settled during the year in cash, \$.....;	.....	.....
by compromise, \$.....	.....	.....
Losses and claims unpaid December 31.....	.....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$10,950.92.	.....	.....

KANSAS CITY LIFE INSURANCE COMPANY, OF KANSAS CITY, MO.

Rialto Building.

President, J. B. REYNOLDS.

Secretary, F. W. FLEMING.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	3,840,405.92

INCOME

Total premium income	\$ 2,172,577.86
Total investment income	228,711.95
Miscellaneous income	146,927.10

Total income	\$ 2,548,216.91
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DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 169,331.81
Dividends to policy-holders.....	199,740.89
Paid stockholders for interest or dividends.....	8,000.00
Other disbursements	921,248.62

Total disbursements	\$ 1,598,321.32
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ASSETS

Total admitted assets	\$ 4,953,930.20
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LIABILITIES

Reserve	\$ 4,112,554.00
Other liabilities	500,819.38

Total amount of liabilities, except capital.....	\$ 4,613,373.38
Capital paid in cash, \$100,000.00; surplus, \$240,556.82.	

Total liabilities	\$ 4,953,930.20
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EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	32,263	\$ 54,061,305.33
Outstanding December 31, 1914.....	39,737	65,801,727.33

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,281	\$ 2,065,500.00
Colorado policies issued during the year.....	989	1,559,500.00

Total	2,270	\$ 3,625,000.00
Deduct ceased to be in force during year.....	343	532,000.00

Policies in force December 31.....	1,927	\$ 3,093,000.00
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Losses and claims unpaid December 31 of previous year.....	\$
Losses and claims incurred during the year.....	3 5,000.00

Total	3	\$ 5,000.00
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Losses and claims settled during the year in cash, \$5,000.00; by compromise, \$.....	3	\$ 5,000.00
Losses and claims unpaid December 31.....	\$	
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$55,467.19.		

THE MANHATTAN LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

64-70 Broadway.

President, THOMAS E. LOVEJOY.

Secretary, MELVIN DeMOTT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	21,591,304.17

INCOME

Total premium income	\$ 2,077,275.34
Total investment income	1,048,954.57
Miscellaneous income	47,394.90
Total income	\$ 3,173,624.81

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 2,352,683.88
Dividends to policy-holders	246,740.72
Paid stockholders for interest or dividends.....	74,265.24
Other disbursements	777,013.83
Total disbursements	\$ 3,450,703.67

ASSETS

Total admitted assets	\$ 21,658,390.35
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LIABILITIES

Reserve	\$ 19,485,745.00
Other liabilities	560,528.23
Total amount of liabilities, except capital.....	\$ 20,046,273.23
Capital paid in cash, \$100,000.00; surplus, \$1,512,117.12.	
Total liabilities	\$ 21,658,390.35

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	35,173	\$ 68,352,397.00
Outstanding December 31, 1914.....	35,288	67,687,959.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in forces December 31 of previous year...	944	\$ 1,330,979.00
Colorado policies issued during the year.....	93	186,011.00
Total	1,037	\$ 1,516,990.00
Deduct ceased to be in force during the year.....	76	117,522.00
Policies in force December 31.....	961	\$ 1,399,468.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	4	\$ 5,000.00
Total	4	\$ 5,000.00
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....	4	\$ 5,000.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$42,700.51.		

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, OF SPRINGFIELD, MASS.

500 Main Street.

President, WM. W. McCLENNCH.

Secretary, WHEELER H. HALL.

CAPITAL STOCK

Amount of capital paid up in cash.....Purely Mutual
 Ledger assets (per balance December 31 of previous year)..... \$ 73,379,469.06

INCOME

Total premium income	\$ 11,497,147.37	
Total investment income	3,642,720.54	
Miscellaneous income	690,051.36	
Total income		\$ 15,829,919.27

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 3,640,660.80	
Dividends to policy-holders.....	2,328,049.30	
Paid stockholders for interest or dividends.....		
Other disbursements'	4,358,627.84	
Total disbursements		\$ 10,327,337.94

ASSETS

Total admitted assets	\$ 79,820,400.10
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LIABILITIES

Reserve	\$ 70,957,130.00	
Other liabilities	4,264,054.08	
Total amount of liabilities, except capital.....		\$ 75,221,184.08
Capital paid in cash. \$......: surplus, \$1,599,216.02.		
Total liabilities		\$ 79,820,400.10

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	144,024	\$328,578,136.00
Outstanding December 31, 1914.....	154,358	351,003,262.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,280	\$ 2,758,464.00
Colorado policies issued during the year.....	148	230,721.00
Total	1,428	\$ 2,989,185.00
Deduct ceased to be in force during the year.....	91	254,173.00
Policies in force December 31.....	1,337	\$ 2,735,012.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	10	\$ 26,140.00
Total	10	\$ 26,140.00
Losses and claims settled during the year in cash, \$23,640.00; by compromise, \$......	9	\$ 23,640.00
Losses and claims unpaid December 31.....	1	2,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$83,788.31.		

MIDLAND LIFE INSURANCE COMPANY, OF KANSAS CITY, MO.

Sharp Building, Kansas City, Mo.

President, DANIEL ROONE.

Secretary, DANIEL ROONE, JR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance December 31 of previous year).....		351,778.19

INCOME

Total premium income.....	\$	250,755.96
Total investment income.....		16,657.12
Miscellaneous income		23,839.97
Total income	\$	291,253.05

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$	15,100.00
Dividends to policy-holders.....		21,846.39
Paid stockholders for interest or dividends.....		
Other disbursements		145,159.97
Total disbursements	\$	182,106.36

ASSETS

Total admitted assets.....	\$	482,743.78
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LIABILITIES

Reserve	\$	274,570.00
Other liabilities		46,476.70
Total amount of liabilities, except capital.....	\$	321,046.70
Capital paid in cash, \$100,000.00; surplus, \$61,697.08.		
Total liabilities	\$	482,743.78

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	3,362	\$ 5,576,955.00
Outstanding December 31, 1914.....	3,910	6,700,893.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	277	\$ 477,500.00
Colorado policies issued during the year.....	274	461,500.00
Total	551	\$ 939,000.00
Deduct ceased to be in force during the year.....	30	63,000.00
Policies in force December 31.....	521	\$ 876,000.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	1	\$ 1,000.00
Total	1	\$ 1,000.00
Losses and claims settled during the year in cash, \$1,000.00; by compromise, \$.....	1	\$ 1,000.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$35,835.60.		

MISSOURI STATE LIFE INSURANCE COMPANY, OF ST. LOUIS, MO.

Chemical Building, St. Louis, Mo.

President, EDMUND P. MELSON.

Secretary, T. F. LAWRENCE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	8,605,730.19

INCOME

*Total premium income.....	\$ 3,130,628.22
Total investment income.....	583,766.09
Miscellaneous income	27,665.74
Total income	\$ 3,742,060.05

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 733,550.20
Dividends to policy-holders.....	108,599.31
Paid stockholders for interest or dividends.....	
Other disbursements	1,505,365.49
Total disbursements	\$ 2,347,515.00

ASSETS

Total admitted assets.....	\$ 10,511,516.72
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LIABILITIES

Reserve	\$ 8,136,099.08
Other liabilities	714,307.64
Total amount of liabilities, except capital.....	\$ 8,850,406.72
Capital paid in cash, \$1,000,000.00; surplus, \$661,110.00.	
Total liabilities	\$ 10,511,516.72

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	48,952	\$ 81,526,179.79
Outstanding December 31, 1914.....	54,779	93,364,393.79

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,535	\$ 2,086,764.61
Colorado policies issued during the year.....	502	676,919.27
Total	2,037	\$ 2,763,683.88
Deduct ceased to be in force during the year.....	442	658,335.18
Policies in force December 31.....	1,595	\$ 2,105,348.70
Losses and claims unpaid December 31 of previous year.....	1	\$ 1,000.00
Losses and claims incurred during the year.....	15	21,500.00
Total	16	\$ 22,500.00
Losses and claims settled during the year in cash, \$22,500.00; by compromise, \$.....	16	\$ 22,500.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$74,151.03.		

MUTUAL BENEFIT LIFE INSURANCE COMPANY, OF NEWARK, N. J.

750 Broad Street, Newark, N. J.

President, FREDERICK FRELINGHUYSEN.

Secretary, J. WILLIAM JOHNSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$162,279,632.03

INCOME

Total premium income.....	\$ 25,141,926.73
Total investment income.....	8,263,878.58
Miscellaneous income	906,399.06
Total income	\$ 34,312,204.37

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 13,426,880.10
Dividends to policy-holders.....	4,953,047.49
Paid stockholders for interest or dividends.....	
Other disbursements	4,762,894.58
Total disbursements	\$ 23,142,822.17

ASSETS

Total admitted assets.....	\$176,733,516.45
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LIABILITIES

Reserve	\$160,364,956.00
Other liabilities	10,461,384.42
Total amount of liabilities, except capital.....	\$170,826,340.42
Capital paid in cash, \$.; surplus, \$5,907,176.03.	
Total liabilities	\$176,733,516.45

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	280,142	\$673,088,683.00
Outstanding December 31, 1914.....	297,170	714,233,070.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,813	\$ 7,578,846.00
Colorado policies issued during the year.....	251	831,223.00
Total	3,164	\$ 8,410,069.00
Deduct ceased to be in force during the year.....	198	495,394.00
Policies in force December 31.....	2,966	\$ 7,914,675.00
Losses and claims unpaid December 31 of previous year.....	3	\$ 2,743.00
Losses and claims incurred during the year.....	43	55,695.00
Total	46	\$ 58,438.00
Losses and claims settled during the year in cash, \$57,806.00; by compromise, \$.	45	\$ 57,806.00
Losses and claims unpaid December 31.....	1	632.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$250,596.37.		

THE MUTUAL LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

34 Nassau Street.

President, CHARLES A. PEABODY.

Secretaries, WILLIAM J. EASTON, WILLIAM FREDERICK DIX.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$596,147,441.76

INCOME

Total premium income.....	\$ 57,861,014.89
Total investment income.....	26,260,377.30
Miscellaneous income	1,360,998.14
Total income	\$ 85,482,390.33

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 51,370,028.35
Dividends to policy-holders	17,626,265.35
Paid stockholders for interest or dividends.....	
Other disbursements	11,017,426.35
Total disbursements	\$ 80,013,720.05

ASSETS

Total admitted assets	\$611,033,800.53
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LIABILITIES

Reserve	\$496,438,884.00
Other liabilities	114,594,916.53
Total amount of liabilities, except capital.....	\$611,033,800.53
Capital paid in cash, \$.....; surplus, \$.....	
Total liabilities	\$611,033,800.53

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	712,527	\$1,598,466,078.00
Outstanding December 31, 1914.....	723,829	1,612,574,168.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	6,594	\$ 12,425,530.40
Colorado policies issued during the year.....	871	1,546,276.40
Total	7,465	\$ 13,971,806.80
Deduct ceased to be in force during the year.....	660	1,387,604.70
Policies in force December 31.....	6,805	\$ 12,584,202.10
Losses and claims unpaid December 31 of previous year.....	1	\$ 2,500.00
Losses and claims incurred during the year.....	93	165,646.00
Total	94	\$ 168,146.00
Losses and claims settled during the year in cash, \$165,646.00; by compromise, \$.....	93	\$ 166,646.00
Losses and claims unpaid December 31.....	1	1,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$118,472.93.		

THE NATIONAL LIFE INSURANCE COMPANY, OF MONTPELIER, VT.

116 State Street.

President, JOSEPH A. DE BOER.

Secretary, OSMAN D. CLARK.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$ 57,260,823.43

INCOME

Total premium income	\$ 7,227,153.49
Total investment income	2,903,626.50
Miscellaneous income	85,258.20
Total income	\$ 10,216,038.19

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 3,095,372.56
Dividends to policy-holders	3,047,018.65
Paid stockholders for interest or dividends.....	
Other disbursements	1,624,211.93
Total disbursements	\$ 7,766,603.14

ASSETS

Total admitted assets	\$ 61,506,848.38
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LIABILITIES

Reserve	\$ 51,657,845.00
Other liabilities	6,690,586.36
Total amount of liabilities, except capital.....	\$ 58,348,431.36
Surplus	3,158,417.02
Total liabilities	\$ 61,506,848.38

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	94,934	\$188,354,053.00
Outstanding December 31, 1914.....	98,030	194,625,306.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	477	\$ 1,045,148.61
Colorado policies issued during the year.....	15	36,902.70
Total	492	\$ 1,082,051.31
Deduct ceased to be in force during the year.....	28	112,535.95
Policies in force December 31.....	464	\$ 969,515.36
Losses and claims unpaid December 31 of previous year.....		
Losses and claim incurred during the year.....	6	\$ 19,117.90
Total	6	\$ 19,117.90
Losses and claims settled during the year in cash, \$19,117.90; by compromise, \$.....	6	\$ 19,117.90
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$37,257.06.		

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, OF CHICAGO, ILL.

29 South La Salle Street.

President, A. M. JOHNSON.

Secretary, ROBERT D. SAY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance December 31 of previous year).....	11,527,144.10

INCOME

Total premium income	\$ 2,647,478.60
Total investment income	582,515.39
Miscellaneous income, including casualty department..	800,365.57

Total income	\$ 4,030,359.56
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DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 1,395,884.08
Dividends to policy-holders	145,514.49
Paid stockholders for interest or dividends.....	50,000.00
Other disbursements, including casualty department..	1,698,080.15

Total disbursements	\$ 3,289,478.72
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ASSETS

Total admitted assets	\$ 12,690,285.21
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LIABILITIES

Reserve	\$ 10,744,332.00
Other liabilities, including apportioned surplus, \$753,802.84, and casualty department.....	1,234,928.64

Total amount of liabilities, except capital.....	\$ 11,979,260.64
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Capital paid in cash, \$500,000.00; surplus, \$211,024.57.

Total liabilities	\$ 12,690,285.21
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EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	48,648	\$ 79,261,723.83
Outstanding December 31, 1914.....	48,904	79,729,387.30

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	651	\$ 1,040,734.11
Colorado policies issued during the year.....	164	215,757.70

Total	815	\$ 1,256,491.81
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Deduct ceased to be in force during the year.....	102	185,012.75
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Policies in force December 31.....	713	\$ 1,071,479.06
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Losses and claims unpaid December 31 of previous year.....
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Losses and claims incurred during the year.....	9	\$ 15,000.00
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Total	9	\$ 15,000.00
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Losses and claims settled during the year in cash, \$11,479.92;

by compromise, \$2,520.08	8	\$ 11,000.00
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Losses and claims unpaid December 31.....	1	1,000.00
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Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, life, \$38,630.75; accident and health, \$4,516.70.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, OF BOSTON, MASS.

57 Milk Street, Boston, Mass.

President, ALFRED D. FOSTER.

Secretary, JACOB A. BARBEY.

CAPITAL STOCK

Amount of capital paid up in cash.....
Ledger assets (per balance December 31 of previous year).....\$ 64,036,849.11

INCOME

Total premium income	\$ 9,589,120.60
Total investment income	3,004,137.71
Miscellaneous income	157,805.70
Total income	\$ 12,751,064.01

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 3,531,815.00
Dividends to policy-holders	1,825,747.79
Surrenders paid	1,177,520.33
Other disbursements	2,250,327.00
Total disbursements	\$ 8,785,410.12

ASSETS

Total admitted assets\$ 70,163,011.03

LIABILITIES

Reserve	\$ 61,808,377.71
Other liabilities	3,351,048.87
Total amount of liabilities, except capital.....	\$ 65,159,426.58
Capital paid in cash, \$......; surplus, \$5,003,584.45.	
Total liabilities	\$ 70,163,011.03

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	112,376	\$274,450,181.00
Outstanding December 31, 1914.....	119,868	290,732,446.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,150	\$ 3,015,285.00
Colorado policies issued during the year.....	110	305,001.00
Total	1,260	\$ 3,320,286.00
Deduct ceased to be in force during the year.....	107	302,832.00
Policies in force December 31, 1914.....	1,153	\$ 3,017,454.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	16	\$ 56,996.00
Total	16	\$ 56,996.00
Losses and claims settled during the year in cash, \$41,996.00; by compromise, \$.....	11	\$ 41,996.00
Losses and claims unpaid December 31, 1914.....	5	15,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$97,695.12.		

NEW YORK LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

316 Broadway, New York, N. Y.

President, DARWIN P. KINGSLEY.

Secretary, SEYMOUR M. BALLARD.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$762,850,703.40

INCOME

Total premium income	\$ 90,467,177.99
Total investment income	34,939,399.55
Miscellaneous income	859,997.10
Total income	\$126,266,574.64

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 54,850,445.49
Dividends to policy-holders	17,120,920.31
Paid stockholders for interest or dividends.....	
Other disbursements	17,307,321.00
Total disbursements	\$ 89,278,686.83

ASSETS

Total admitted assets	\$790,935,395.61
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LIABILITIES

Reserve	\$651,889,465.00
Other liabilities	139,045,930.61
Total amount of liabilities	\$790,935,395.61
Capital paid in cash, \$.....; surplus, \$.....	
Total liabilities	\$790,935,395.61

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	1,104,655	\$2,273,099,212.00
Outstanding December 31, 1914.....	1,142,253	2,347,098,388.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	10,558	\$ 19,919,233.00
Colorado policies issued during the year.....	1,083	1,794,014.00
Total	11,641	\$ 21,713,247.00
Deduct ceased to be in force during the year.....	698	1,304,277.00
Policies in force December 31, 1914.....	10,943	\$ 20,408,970.00
Losses and claims unpaid December 31 of previous year.....	8	\$ 7,958.89
Losses and claims incurred during the year.....	119	218,893.29
Total	127	\$ 226,852.18
Losses and claims settled during the year in cash, \$218,- 066.29; by compromise, \$.....	116	\$ 218,066.39
Losses and claims unpaid December 31, 1914.....	11	8,785.79
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$719,668.77.		

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, OF MILWAUKEE, WIS.

Milwaukee, Wis.

President, GEO. C. MARKHAM.

Secretary, A. S. HATHAWAY.

CAPITAL STOCK

Amount of capital paid up in cash.....Purely Mutual
Ledger assets (per balance December 31 of previous year).....\$310,580,828.37

INCOME

Total premium income\$ 47,572,768.42
Total interest and rents 15,285,784.85
All other income 876,558.07

Total income \$ 63,735,111.34

DISBURSEMENTS

Paid policy-holders for losses, matured endowments,
annuities, etc.\$ 25,954,658.70
Dividends to policy-holders 12,510,667.88
Other disbursements 8,404,373.94

Total disbursements \$ 46,869,700.52

ASSETS

Total admitted assets \$328,247,426.88

LIABILITIES

Reserve\$297,814,012.00
Other liabilities 24,018,264.87

Total amount of liabilities, except capital..... \$321,832,276.87
Capital paid in cash, Purely Mutual; surplus, \$6,415,150.01.

Total liabilities \$328,247,426.88

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	505,051	\$1,304,385,035.00
Outstanding December 31, 1914.....	527,872	1,365,293,749.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	9,369	\$ 22,995,180.00
Colorado policies issued during the year.....	815	2,018,440.00
Total	10,184	\$ 25,013,620.00
Deduct ceased to be in force during the year.....	704	1,666,076.00
Policies in force December 31.....	9,480	\$ 23,347,544.00
Losses and claims unpaid December 31 of previous year.....	10	\$ 28,917.00
Losses and claims incurred during the year.....	107	231,615.34
Total	117	\$ 260,532.34
Losses and claims settled during the year in cash, \$243,- 850.34; by compromise, \$.....	109	\$ 243,850.34
Losses and claims unpaid December 31.....	8	16,682.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$752,159.05.		

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY, OF MINNEAPOLIS, MINN.

Corner Nicolett Avenue and Eleventh Street, Minneapolis, Minn.

President, JOHN T. BAXTER.

Secretary, M. V. JENNESS.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$ 3,303,818.30

INCOME

Total premium income.....	\$ 1,143,196.15
Total investment income.....	201,195.24
Miscellaneous income	7,216.46

Total income	\$ 1,351,607.85
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DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 580,484.16
Dividends to policy-holders.....	90,465.92
Paid stockholders for interest or dividends.....	
Other disbursements	398,479.72

Total disbursements	\$ 1,069,429.80
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ASSETS

Total admitted assets.....	\$ 3,955,478.63
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LIABILITIES

Reserve	\$ 3,248,745.00
Other liabilities	326,213.31

Total amount of liabilities, except capital.....	\$ 3,574,958.31
Capital paid in cash, \$.....; surplus, \$380,520.32.	

Total liabilities	\$ 3,955,478.63
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EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	19,004	\$ 29,893,527.00
Outstanding December 31, 1914.....	19,978	31,842,869.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	373	\$ 471,936.00
Colorado policies issued during the year.....	227	345,898.09

Total	600	\$ 817,834.09
Deduct ceased to be in force during the year.....	152	210,035.04

Policies in force December 31.....	448	\$ 607,799.00
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Losses and claims unpaid December 31 of previous year.....	1	\$ 1,000.00
Losses and claims incurred during the year.....	2	5,770.93

Total	3	\$ 6,770.93
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Losses and claims settled during the year in cash, \$6,770.93; by compromise, \$.....	3	\$ 6,770.93
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Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$26,019.72.		

OCCIDENTAL LIFE INSURANCE COMPANY, OF ALBUQUERQUE, N. M.

Second and Copper Streets, Albuquerque, N. M.

President, M. W. FLOURNOY.

Secretary, GEORGE ROSLINGTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	140,000.00
Ledger assets (per balance December 31 of previous year).....		469,419.93

INCOME

Total premium income.....	\$	212,067.90
Total investment income.....		33,654.27
Miscellaneous income, including accident department..		50,474.11
Total income	\$	296,196.28

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$	36,089.97
Coupons to policy-holders.....		2,855.07
Paid stockholders for interest or dividends.....		7,000.00
Other disbursements, including accident department...		156,594.44
Total disbursements	\$	202,539.48

ASSETS

Total admitted assets.....	\$	581,871.14
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LIABILITIES

Reserve	\$	372,262.82
Other liabilities, including accident department.....		35,834.74
Total amount of liabilities, except capital.....	\$	408,097.56
Capital paid in cash, \$140,000.00; surplus, \$33,773.58.		
Total liabilities	\$	581,871.14

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	2,717	\$ 6,414,151.60
Outstanding December 31, 1914.....	2,936	6,918,074.03

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	162	\$ 260,800.00
Colorado policies issued during the year.....	150	262,450.00
Total	312	\$ 523,250.00
Deduct ceased to be in force during the year.....	65	83,000.00
Policies in force December 31.....	247	\$ 440,250.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....		
Total		
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....		
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$13,409.26.		

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, OF LOS ANGELES, CAL.

Sixth and Olive Streets, Los Angeles, Cal.

President, GEO. I. COCHRAN.

Secretary, C. I. D. MOORE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per Balance December 31 of previous year), plus reinsurance fund December 31, 1913.....	26,365,518.06

INCOME

Total premium income.....	\$ 5,651,945.89
Total investment income.....	1,628,880.46
Miscellaneous income	180,921.14
Total income	\$ 7,461,747.49

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 2,283,456.75
Dividends to policy-holders.....	557,412.76
Paid stockholders for interest or dividends.....	80,000.00
Other disbursements	1,556,279.13
Total disbursements	\$ 4,477,148.64

ASSETS

Life department	\$ 30,415,363.65
Accident department	2,189,248.60
Total admitted assets.....	\$ 32,604,612.25

LIABILITIES

Reserve	\$ 26,741,995.00
Other liabilities	2,737,652.85
Total amount of liabilities, except capital—Life department	\$ 29,479,647.85
Total amount of liabilities, except capital—Accident department	1,108,448.60
Capital paid in cash, \$1,000,000.00; surplus, Life department, \$935,715.80; Accident department, \$80,800.00...	2,016,515.80
Total liabilities, Life and Accident departments..	\$ 32,604,612.25

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	77,843	\$145,040,193.00
Outstanding December 31, 1914.....	82,146	154,525,447.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	3,105	\$ 5,664,994.00
Colorado policies issued during the year.....	395	740,494.00
Total	3,500	\$ 6,405,488.00
Deduct ceased to be in force during the year.....	356	556,998.00
Policies in force December 31.....	3,144	\$ 5,848,490.00
Losses and claims unpaid December 31 of previous year.....	3	\$ 12,295.00
Losses and claims incurred during the year.....	28	51,501.00
Total	31	\$ 63,796.00
Losses and claims settled during the year in cash, \$54,001.00; by compromise, \$5,500.00; written off, \$2,295.00.....	30	\$ 61,796.00
Losses and claims unpaid December 31.....	1	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$212,535.09.		

THE PENN MUTUAL LIFE INSURANCE COMPANY, OF PHILADELPHIA, PA.

921-925 Chestnut Street, Philadelphia, Pa.

President, GEORGE K. JOHNSON.
Secretary and Treasurer, JOHN HUMPHREYS.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$140,245,085.56

INCOME

Total premium income	\$ 22,285,121.31
Total investment income	7,226,120.86
Miscellaneous income	645,977.02

Total income	\$ 30,157,219.19
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DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, surrender values, etc.....	\$ 13,554,395.82
Dividends to policy-holders.....	3,413,240.32
Paid stockholders for interest or dividends.....	
Other disbursements	4,802,239.07

Total disbursements	\$ 21,769,875.21
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ASSETS

Total admitted assets	\$151,940,637.32
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LIABILITIES

Reserve	\$129,447,261.00
Reserve for mortality and asset fluctuation, etc.....	5,730,584.26
Other liabilities (including \$14,709,234.32 dividends to policy-holders, due and declared).....	16,762,792.06

Total amount of liabilities, except capital.....	\$151,940,637.32
Capital paid in cash, \$..... (all surplus assigned to liabilities, as above).	

Total liabilities	\$151,940,637.32
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EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	219,470	\$594,128,564.00
Outstanding December 31, 1914.....	228,944	620,779,667.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,161	\$ 6,605,039.00
Colorado policies issued during the year.....	203	759,705.00

Total	2,364	\$ 7,364,744.00
Deduct ceased to be in force during the year.....	214	732,512.00

Policies in force December 31.....	2,150	\$ 6,632,232.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	29	\$ 162,509.00

Total	29	\$ 162,509.00
Losses and claims settled during the year in cash, \$.....;		
by compromise	27	\$ 110,998.00
Losses and claims unpaid December 31.....	2	51,511.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$233,165.35.		

PHOENIX MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

49 Pearl Street, Hartford, Conn.

President, JOHN M. HOLCOMBE.

Secretary, SILAS H. CORNWELL.

CAPITAL STOCK

Amount of capital paid up in cash.....
Ledger assets (per balance December 31 of previous year).....\$ 35,489,559.69

INCOME

Total premium income\$ 5,853,033.19
Total investment income 1,834,096.10
Miscellaneous income 252,271.07.

Total income \$ 7,939,400.36

DISBURSEMENTS

Paid policy-holders for losses, matured endowments,
annuities, etc.\$ 3,878,764.61
Dividends to policy-holders..... 898,204.15
Paid stockholders for interest or dividends.....
Other disbursements 1,494,723.46

Total disbursements \$ 6,271,692.22

ASSETS

Total admitted assets \$ 38,207,386.68

LIABILITIES

Reserve\$ 34,708,367.00
Other liabilities 3,499,019.68

Total amount of liabilities, except capital..... \$ 38,207,386.68

Capital paid in cash, \$......; surplus, \$......;

Total liabilities
.....

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	82,823	\$156,316,519.00
Outstanding December 31, 1914.....	86,279	162,931,810.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,384	\$ 2,462,690.33
Colorado policies issued during the year.....	228	394,713.00

Total	1,612	\$ 2,857,403.33
Deduct ceased to be in force during the year.....	132	259,618.00

Policies in force December 31.....	1,480	\$ 2,597,785.33
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Losses and claims unpaid December 31 of previous year.....	\$
Losses and claims incurred during the year.....	14	23,034.65

Total	14	\$ 23,034.65
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Losses and claims settled during the year in cash, \$19,317.29; by compromise, \$......	12	\$ 19,317.29
Losses and claims unpaid December 31.....	2	3,717.36

Premiums collected or secured in cash and notes or credits
without any deduction for losses, dividends, commis-
sions, or other expenses, \$80,512.33.

PITTSBURGH LIFE AND TRUST COMPANY, OF PITTSBURGH, PA.

Federal Street and Liberty Avenue, Pittsburgh, Pa.

President, W. C. BALDWIN.

Secretary, JAS. H. MAHAN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	23,512,717.85

INCOME

Total premium income	\$ 3,020,778.73
Total investment income	1,071,232.81
Miscellaneous income	29,121.99
Total income	\$ 4,121,133.53

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 2,511,465.09
Dividends to policy-holders	218,914.28
Paid stockholders for interest or dividends.....	100,000.00
Other disbursements	1,067,672.90
Total disbursements	\$ 3,898,052.27

ASSETS

Total admitted assets	\$ 24,202,555.46
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LIABILITIES

Reserve	\$ 21,807,410.00
Other liabilities	492,170.43
Total amount of liabilities, except capital.....	\$ 22,299,580.43
Capital paid in cash, \$1,000,000.00; surplus, \$902,975.03.	
Total liabilities	\$ 24,202,555.46

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	53,688	\$101,226,234.00
Outstanding December 31, 1914.....	57,424	106,075,390.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	549	\$ 1,067,205.00
Colorado policies issued during the year.....	138	282,500.00
Total	687	\$ 1,349,705.00
Deduct ceased to be in force during the year.....	109	269,048.00
Policies in force December 31.....	578	\$ 1,080,657.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 258.00
Losses and claims incurred during the year.....	8	15,716.85
Total	9	\$ 15,974.85
Losses and claims settled during the year in cash, \$15,716.85; by compromise, \$.....	8	\$ 15,716.85
Losses and claims unpaid December 31.....	1	258.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$30,317.81.		

THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA, OF PHILADELPHIA, PA.

Northwest Corner Fourth and Chestnut Streets, Philadelphia, Pa.

President, ASA S. WING.

Secretary, C. WALTER BORTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December of previous year).....	77,194,415.43

INCOME

Total premium income.....	\$ 11,056,910.12
Total investment income.....	3,865,964.49
Miscellaneous income	172,068.49
Total income	\$ 15,094,943.10

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.....	\$ 7,129,611.60
Dividends to policy-holders.....	2,025,445.10
Paid stockholders for interest or dividends.....	
Other disbursements	3,569,428.94
Total disbursements	\$ 12,724,485.64

ASSETS

Total admitted assets.....	\$ 83,017,681.68
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LIABILITIES

Reserve	\$ 74,675,503.00
Other liabilities, including additional reserve required to compute present value of all policies on the American Experience Table at 3%, amounting to \$3,123,050.00	6,316,931.71
Total amount of liabilities, except capital.....	\$ 80,992,434.71
Capital paid in cash, \$1,000,000.00; surplus, \$1,025,246.97.	

Total liabilities	\$ 83,017,681.68
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EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	111,870	\$302,103,125.00
Outstanding December 31, 1914.....	119,326	316,615,000.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,166	\$ 2,591,326.00
Colorado policies issued during the year.....	254	600,817.00
Total	1,420	\$ 3,192,143.00
Deduct ceased to be in force during the year.....	139	273,445.00
Policies in force December 31.....	1,281	\$ 2,918,698.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 1,014.00
Losses and claims incurred during the year.....	8	12,625.00
Total	9	\$ 13,639.00
Losses and claims settled during the year in cash, \$11,517.00; by compromise, \$.....	8	\$ 11,517.00
Losses and claims unpaid December 31.....	1	2,122.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$143,908.21.		
Dividends used by policy-holders in reduction of their premiums, \$9,775.13.		

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, OF NEWARK, N. J.

755-760 Broad Street, Newark, N. J.

President, FORREST F. DRYDEN.

Secretary, WILLARD I. HAMILTON.

CAPITAL STOCK

Amount of capital paid up in cash.....\$ 2,000,000.00
Ledger assets (per balance December 31 of previous year)..... 323,731,744.40

INCOME

Total premium income.....\$ 87,083,336.94
Total investment income..... 15,965,599.00
Miscellaneous income 177,075.04

Total income \$103,226,010.98

DISBURSEMENTS

Paid policy-holders for losses, matured endowments,
annuities\$ 24,194,679.70
Paid policy-holders for surrender values..... 8,194,802.86
Dividends to policy-holders 6,884,327.49
Paid stockholders for interest or dividends..... 400,000.00
Other disbursements 25,341,632.42

Total disbursements \$ 65,015,442.47

ASSETS

Total admitted assets.....\$361,104,316.93

LIABILITIES

Reserve, including special reserve of \$1,000,000.00.....\$289,812,865.00
Other liabilities 34,854,156.51

Total amount of liabilities, except capital and
surplus \$324,667,021.51
Capital paid in cash, \$2,000,000.00; surplus, \$34,437,295.42.

Total liabilities \$361,104,316.93

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	11,965,722	\$2,406,878,920.00
Outstanding December 31, 1914.....	12,835,645	2,592,478,248.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	68,331	\$ 18,430,787.00
Colorado policies issued during the year.....	16,444	4,680,531.00
Total	84,775	\$ 23,111,318.00
Deduct ceased to be in force during the year.....	10,338	2,892,659.00
Policies in force December 31.....	74,437	\$ 20,218,659.00
Losses and claims unpaid December 31 of previous year.....	56	\$ 11,148.95
Losses and claims incurred during the year.....	816	172,786.90
Total	872	\$ 183,935.85
Losses and claims settled during the year in cash, \$174,449.32; by compromise, \$45.00.....	823	\$ 174,494.32
Losses and claims unpaid December 31.....	49	9,441.53
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$620,954.04.		

UNITED STATES BRANCH OF
**THE PRUSSIAN LIFE INSURANCE COMPANY,
 OF BERLIN, GERMANY**

United States Office, Corner Broad Street and Farmington Avenue,
 Hartford, Conn.

General Director, DR. HAGER.

Secretary, DR. BENTZEIN.

CAPITAL STOCK

Amount of deposit capital (with New York Insurance Department).\$	200,000.00
Ledger assets (per balance December 31 of previous year).....	700,994.97

INCOME

Total premium income.....\$	221,033.30
Total investment income.....	25,509.39
Miscellaneous income	23,239.95
Total income	\$ 269,782.64

DISBURSEMENTS

Paid for losses.....\$	110,611.47
Dividends to policy-holders.....	
Paid stockholders for interest or dividends.....	
Other disbursements	48,776.39
Total disbursements	\$ 159,387.86

ASSETS

Total admitted assets.....	\$ 778,964.10
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LIABILITIES

Reserve	\$ 123,206.00
Other liabilities	40,322.60
Total amount of liabilities, except capital.....	\$ 163,528.60
Capital paid in cash, \$.....; surplus, \$615,435.50.	
Total liabilities	\$ 778,964.10

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	3,618	\$ 19,414,565.97
Outstanding December 31, 1914.....	3,677	21,273,469.82

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	26	\$ 117,530.00
Colorado policies issued during the year.....	38	165,915.00
Total	64	\$ 283,445.00
Deduct ceased to be in force during the year.....	30	134,731.00
Policies in force December 31.....	34	\$ 148,714.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....		
Total		
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....		
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits		
without any deduction for losses, dividends, commissions,		
or other expenses, \$2,362.63.		

RELIANCE LIFE INSURANCE COMPANY, OF PITTSBURGH, PA.

Fifth Avenue and Wood Street, Pittsburgh, Pa.

President, JAMES H. REED.

Secretary, H. G. SCOTT.

CAPITAL STOCK

Amount of capital paid up in cash	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	4,143,402.85

INCOME

Total premium income	\$ 1,581,409.69
Total investment income	202,167.26
Miscellaneous income	91,570.53
Total income	\$ 1,875,147.48

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 298,369.82
Dividends to policy-holders	157,478.63
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements	804,347.60
Total disbursements	\$ 1,320,296.05

ASSETS

Total admitted assets	\$ 4,832,008.49
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LIABILITIES

Reserve	\$ 3,427,010.00
Other liabilities	125,145.19
Total amount of liabilities, except capital.....	\$ 3,552,155.19
Capital paid in cash, \$1,000,000.00; surplus, \$279,853.30.	
Total liabilities	\$ 4,832,008.49

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	24,497	\$ 44,334,141.00
Outstanding December 31, 1914.....	27,870	50,494,401.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	532	\$ 1,079,776.00
Colorado policies issued during the year.....	289	382,700.00
Total	821	\$ 1,462,476.00
Deduct ceased to be in force during the year.....	128	270,475.00
Policies in force December 31.....	693	\$ 1,192,001.00
Losses and claims unpaid December 31 of previous year.....	....	.....
Losses and claims incurred during the year.....	2	\$ 2,000.00
Total	2	\$ 2,000.00
Losses and claims settled during the year in cash, \$2,000.00; by compromise, \$.....	2	\$ 2,000.00
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$39,973.52.		

THE STATE LIFE INSURANCE COMPANY, OF INDIANAPOLIS, IND.

State Life Building, Indianapolis, Ind.

President, H. W. BENNETT.

Secretary, ALBERT SAHM.

CAPITAL STOCK

Amount of capital paid up in cash.....
Ledger assets (per balance December 31 of previous year).....\$ 13,006,727.89

INCOME

Total premium income	\$ 2,502,625.99
Total investment income, and rents.....	796,716.68
Miscellaneous income	27,293.04
Total income	\$ 3,326,635.71

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 700,205.19
Dividends to policy-holders	541,821.91
Paid stockholders for interest or dividends.....	
Other disbursements	754,705.71
Total disbursements	\$ 1,996,732.81

ASSETS

Total admitted assets	\$ 14,769,984.90
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LIABILITIES

Reserve	\$ 12,015,498.32
Other liabilities	542,852.15
Total amount of liabilities, except capital.....	\$ 12,558,350.47
Capital paid in cash, \$.....; surplus, \$2,211,634.43.	
Total liabilities	\$ 14,769,984.90

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	31,396	\$ 72,859,805.00
Outstanding December 31, 1914.....	32,887	74,349,073.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,061	\$ 4,105,210.00
Colorado policies issued during the year.....	167	544,697.00

Total	1,228	\$ 4,649,907.00
Deduct ceased to be in force during the year.....	133	468,000.00

Policies in force December 31.....	1,095	\$ 4,181,907.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 1,000.00
Losses and claims incurred during the year.....	6	25,000.00
Total	7	\$ 26,000.00

Losses and claims settled during the year in cash, \$26,000.00; by compromise, \$.....	7	\$ 26,000.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$94,045.35.		

THE TRAVELERS (LIFE DEPARTMENT) INSURANCE COMPANY, OF HARTFORD, CONN.

700 Main Street, Hartford, Conn.

CAPITAL STOCK

Amount of capital paid up in cash.....	
Ledger assets (per balance December 31 of previous year).....	\$ 69,031,994.29

INCOME

Total premium income	\$ 10,014,132.32
Total investment income	3,560,530.25
Miscellaneous income	517,222.93
Total income	\$ 14,091,885.50

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 5,190,413.45
Dividends to policy-holders	59,454.17
Paid stockholders for interest or dividends.....	280,000.00
Other disbursements	3,291,906.65
Total disbursements	\$ 8,821,774.27

ASSETS

Total admitted assets	\$ 76,967,394.63
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LIABILITIES

Reserve	\$ 65,713,422.00
Other liabilities	5,537,757.99
Total amount of liabilities, except capital.....	\$ 71,251,179.99
Capital paid in cash, \$......; surplus, \$5,716,214.64.	
Total liabilities	\$ 76,967,394.63

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	122,868	\$316,005,384.00
Outstanding December 31, 1914.....	134,199	348,589,793.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,276	\$ 3,167,070.00
Colorado policies issued during the year.....	323	790,834.00
Total	1,599	\$ 3,957,904.00
Deduct ceased to be in force during the year.....	121	276,751.00
Policies in force December 31.....	1,478	\$ 3,681,153.00
Losses and claims unpaid December 31 of previous year.....	....	\$ 1,500.00
Losses and claims incurred during the year.....	12	30,357.32
Total	12	\$ 31,857.32
Losses and claims settled during the year in cash, \$31,609.32; by compromise, \$......	11	\$ 31,609.32
Losses and claims unpaid December 31.....	1	248.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$95,820.86.		

UNION CENTRAL LIFE INSURANCE COMPANY, OF CINCINNATI, OHIO

1-7 West Fourth Street, Cincinnati, Ohio.

President, JESSE R. CLARK.

Secretary, GEORGE L. WILLIAMS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance December 31 of previous year).....	95,619,515.73

INCOME

Total premium income	\$ 13,531,504.29
Total investment income	6,113,483.17
Miscellaneous income	268,085.86
Total income	\$ 19,913,073.32

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 8,854,226.39
Dividends to policy-holders	2,453,974.80
Paid stockholders for interest or dividends.....	50,000.00
Other disbursements	3,802,219.01
Total disbursements	\$ 15,160,420.20

ASSETS

Total admitted assets	\$104,170,464.04
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LIABILITIES

Reserve	\$ 83,629,928.00
Other liabilities	14,969,113.88
Total amount of liabilities, except capital and surplus	\$ 98,599,041.88
Capital paid in cash, \$500,000.00; surplus, \$5,071,422.16.	
Total liabilities	\$104,170,464.04

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	182,628	\$375,352,745.00
Outstanding December 31, 1914.....	191,630	400,637,613.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,505	\$ 3,708,666.00
Colorado policies issued during the year.....	449	1,090,794.00
Total	1,954	\$ 4,799,460.00
Deduct, ceased to be in force during the year.....	90	291,602.00
Policies in force December 31.....	1,864	\$ 4,507,858.00
Losses and claims unpaid December 31 of previous year.....	.....	.....
Losses and claims incurred during the year.....	32	104,477.93
Total	32	\$ 104,477.93
Losses and claims settled during the year in cash, \$104,- 393.16; by compromise, \$84.77.....	32	\$ 104,477.93
Losses and claims unpaid December 31.....	.....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$166,209.50.		

UNION MUTUAL LIFE INSURANCE COMPANY, OF PORTLAND, ME.

396 Congress Street, Portland, Me.

President, ARTHUR L. BATES.

Secretary, SYLVAN B. PHILLIPS.

CAPITAL STOCK

Amount of capital paid up in cash.....
Ledger assets (per balance December 31 of previous year).....\$ 18,841,403.75

INCOME

Total premium income\$ 2,358,335.43
Total investment income 835,643.10
Miscellaneous income 10,187.86

Total income \$ 3,204,166.39

DISBURSEMENTS

Paid policy-holders for losses, matured endowments,
annuities, etc.\$ 1,871,099.50
Dividends to policy-holders 406,810.79
Paid stockholders for interest or dividends.....
Other disbursements 677,402.50

Total disbursements \$ 2,955,312.79

ASSETS

Total admitted assets \$ 18,429,345.55

LIABILITIES

Reserve\$ 17,381,395.00
Other liabilities 356,323.33

Total amount of liabilities, except capital..... \$ 17,737,718.33
Capital paid in cash, \$.....; surplus, \$691,627.22.

Total liabilities \$ 18,429,345.55

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	43,846	\$ 65,058,956.00
Outstanding December 31, 1914.....	43,861	65,420,684.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	691	\$ 1,199,833.60
Colorado policies issued during the year.....	48	92,766.87

Total	739	\$ 1,292,600.47
Deduct ceased to be in force during the year.....	57	103,990.87

Policies in force December 31..... 682 \$ 1,188,609.60

Losses and claims unpaid December 31 of previous year.....	4	\$ 3,082.90
Losses and claims incurred during the year.....	7	11,519.65

Total 11 \$ 14,602.55

Losses and claims settled during the year in cash, \$14,519.65; by outlawed, \$65.99	10	\$ 14,585.64
Losses and claims unpaid December 31.....	1	16.91
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$42,557.26.		

THE UNITED STATES LIFE INSURANCE COMPANY, IN THE CITY OF NEW YORK

273-277 Broadway, New York City, N. Y.

President, JOHN P. MUNN, M. D.

Secretary, A. WHEELWRIGHT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 264,000.00
Ledger assets (per balance December 31 of previous year).....	7,878,797.73

INCOME

Total premium income	\$ 761,284.25
Total investment income	402,167.44
Miscellaneous income	78,145.56
Total income	\$ 1,241,597.25

DISBURSEMENTS

Paid policy-holders for losses, matured endowments, annuities, etc.	\$ 918,415.01
Dividends to policy-holders	84,819.36
Paid stockholders for interest or dividends.....	18,480.00
Other disbursements	364,039.18
Total disbursements	\$ 1,385,753.55

ASSETS

Total admitted assets	\$ 7,862,595.18
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LIABILITIES

Reserve	\$ 7,163,388.00
Other liabilities	252,093.68
Total amount of liabilities, except capital.....	\$ 7,415,481.68
Capital paid in cash, \$264,000.00; surplus, \$183,113.50.	
Total liabilities	\$ 7,862,595.18

EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1913.....	14,745	\$ 26,339,246.00
Outstanding December 31, 1914.....	14,549	25,723,325.00

COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	462	\$ 854,151.00
Colorado policies issued during the year.....	76	108,953.00
Total	538	\$ 963,104.00
Deduct ceased to be in force during the year.....	66	109,432.00
Policies in force December 31	472	\$ 853,672.00
Losses and claims unpaid December 31 of previous year.....	2	\$ 1,010.00
Losses and claims incurred during the year.....	7	9,523.98
Total	9	\$ 10,533.98
Losses and claims settled during the year in cash, \$7,823.98; by compromise, \$700.00	6	\$ 8,523.98
Losses and claims unpaid December 31.....	3	2,010.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commis- sions, or other expenses, \$27,419.76.		

STATISTICAL TABLES

LIFE

COLORADO BUSINESS—

	Policies in Force December 31, 1913		Policies Issued in 1914		Policies Terminated in 1914	
	No.	Amount	No.	Amount	No.	Amount
Aegis Life Ins. Co., Denver, Colo.	1,228	\$ 2,189,140	320	\$ 428,500	251	\$ 439,890
Aetna Life Ins. Co., Hartford, Conn.	2,385	4,859,774	398	744,010	462	745,032
American Bankers Ins. Co., The, Chicago, Ill.	323	372,525	213	199,005	180	173,505
Amicable Life Ins. Co., Waco, Texas ....	...	.....	...	.....	...	.....
Bankers International Life Assurance Co., Denver, Colo.	512	271,587	569	224,963	589	230,250
Bankers Life Co., Des Moines, Iowa	4,942	10,016,000	201	426,600	462	946,500
Bankers Reserve Life Co., Omaha, Neb.	100	153,808	100	159,456	26	38,270
Beneficial Life Ins. Co., Salt Lake City, Utah.	86	126,500	160	203,500	19	37,500
Capitol Life Ins. Co., Denver, Colo.	3,095	5,492,649	909	1,419,538	874	1,531,527
Central Life Assur. Society of U.S., Des Moines, Iowa	273	489,997	25	46,075	27	37,860
Central States Ins. Co., St. Louis, Mo. ....	...	.....	1	1,000	....	.....
Columbian National Life Ins. Co., Boston, Mass.	2,513	5,409,239	420	771,912	515	962,956
Connecticut Mutual Life Ins. Co., Hartford, Conn.	900	1,825,943	348	653,343	156	293,812
Continental Assurance Co., Chicago, Ill.	36	39,244	18	19,500	6	6,500
Continental Life Insurance & Investment Co., Salt Lake City, Utah.	231	595,572	258	554,270	121	319,269
Equitable Life Assur. Society of the U. S., New York, N. Y.	3,262	8,032,774	372	914,556	233	732,071
Farmers Life Ins. Co., The, Denver, Colo.	79	178,000	231	381,300	9	29,000
Fidelity Mutual Life Ins. Co., Philadelphia, Pa.	464	1,347,498	34	94,221	32	106,279
German American Life Ins. Co., Denver, Colo.	749	1,318,000	904	1,503,500	409	718,000
Germania Life Ins. Co., New York, N. Y.	1,622	2,675,006	191	299,200	175	283,697
Home Life Ins. Co., New York, N. Y.	1,450	3,237,433	208	458,423	91	189,109
International Life Ins. Co., St. Louis, Mo.	81	156,093	80	144,354	27	52,136
Kansas City Life Ins. Co., Kansas City, Mo.	1,281	2,065,500	989	1,559,500	343	532,000
Manhattan Life Ins. Co., New York, N. Y.	944	1,330,979	93	186,011	76	117,522

LIFE—FOR THE YEAR 1914.

Policies in Force Dec. 31, 1914		Losses Incurred in 1914		Losses Paid in 1914		Premiums Received
No.	Amount	No.	Amount	No.	Amount	
....	.....	13	18,000	10	13,500	68,227.16
2,321	4,858,752	33	45,708	33	50,318	138,165.91
356	398,025	..	2,104	..	2,104	11,155.61
....
492	266,300	..	.....	6	1,360	9,610.82
4,681	9,496,100	65	132,000	63	128,000	156,034.84
174	274,994	..	.....	..	.....	9,414.53
227	292,500	..	.....	..	.....	7,433.91
3,130	5,380,660	16	31,500	16	31,500	214,975.78
271	498,212	..	.....	..	.....	16,155.97
*1,298	2,178,750	1	2,000	....	.....	33.21
2,418	5,218,195	10	30,264	10	27,264	203,313.04
1,092	2,185,474	6	6,645	7	9,145	63,715.47
48	52,244	..	.....	..	.....	1,741.35
368	830,573	3	13,511	3	13,511	32,902.57
3,401	8,165,259	45	140,325	48	147,373	272,617.77
301	530,300	1	1,000	1	1,000	14,251.87
466	1,335,440	10	27,611	10	27,611	58,529.81
1,244	2,103,500	2	3,000	2	3,000	74,827.25
1,638	2,690,509	14	22,000	19	27,000	112,780.34
1,567	3,506,747	12	25,417	13	25,442	105,707.21
134	249,211	..	.....	..	.....	10,950.02
1,927	3,093,000	3	5,000	3	5,000	95,467.19
961	1,399,468	4	5,000	4	5,000	42,700.51

* Purchased from Aegis Life Ins. Co., December 16, 1914.

COLORADO BUSINESS—LIFE—

	Policies in Force December 31, 1913		Policies Issued in 1914		Policies Terminated in 1914	
	No.	Amount	No.	Amount	No.	Amount
Massachusetts Mutual Life Ins. Co., Springfield, Mass.	1,280	2,758,464	148	230,721	91	254,173
Midland Life Ins. Co., Kan- sas City, Mo.	277	477,500	274	461,500	30	63,000
Missouri State Life Ins. Co., St. Louis, Mo.	1,535	2,086,764	502	676,919	442	658,335
Mutual Benefit Life Ins. Co., Newark, N. J.	2,813	7,578,846	351	831,223	198	495,394
Mutual Life Ins. Co., New York, N. Y.	6,594	12,425,530	871	1,546,276	660	1,387,604
National Life Ins. Co., Montpelier, Vt.	477	1,045,148	15	36,902	28	112,535
National Life Ins. Co. of U. S. A., Chicago, Ill.	651	1,040,734	164	215,757	102	185,012
New England Mutual Life Ins. Co., Boston, Mass.	1,150	3,015,285	110	305,001	107	302,832
New York Life Ins. Co., New York, N. Y.	10,558	19,919,233	1,083	1,794,014	698	1,304,277
Northwestern Mutual Life Ins. Co., Milwaukee, Wis.	9,369	22,995,180	815	2,018,440	704	1,666,056
Northwestern National Life Ins. Co., Minneapolis Minn.	373	471,936	227	345,898	152	210,035
Occidental Life Ins. Co., Albuquerque, N. M.	162	260,800	150	262,450	65	83,000
Pacific Mutual Life Ins. Co., of California, Los Angeles, Cal.	3,105	5,664,994	395	740,494	356	556,998
Penn Mutual Life Ins. Co., Philadelphia, Pa.	2,161	6,605,039	203	759,705	214	732,512
Phoenix Mutual Life Ins. Co., Hartford, Conn.	1,384	2,462,690	228	394,713	132	259,618
Pittsburgh Life & Trust Co., Pittsburgh, Pa.	549	1,067,205	138	282,500	109	269,048
Provident Life & Trust Co., Philadelphia, Pa.	1,166	2,591,326	254	600,817	139	273,445
Prudential Insurance Co., of America, Newark, N. J.	68,331	18,430,787	16,444	4,680,531	10,338	2,892,659
Prussian Life Ins. Co., Ber- lin, Germany.	26	117,530	38	165,915	30	134,731
Reliance Life Ins. Co. of Pittsburgh, Pittsburgh, Pa.	532	1,079,776	289	382,700	128	270,475
State Life Ins. Co., In- dianapolis, Ind.	1,061	4,105,210	167	544,697	133	468,009
Travelers Insurance Co., Hartford, Conn.	1,276	3,167,070	323	790,834	121	276,751
Union Central Life Ins. Co., Cincinnati, Ohio	1,505	3,708,666	449	1,090,794	90	291,602
Union Mutual Life Ins. Co., Portland, Me.	691	1,199,833	48	92,766	57	103,996
United States Life Ins. Co., New York, N. Y.	462	854,151	76	108,953	66	109,432
Totals	144,044	\$177,313,858	30,804	\$ 30,753,257	20,273	\$ 21,934,199

FOR THE YEAR 1914—Concluded.

Policies in Force Dec. 31, 1914		Losses Incurred in 1914		Losses Paid in 1914		Premiums Received
No.	Amount	No.	Amount	No.	Amount	
1,337	2,735,012	10	26,140	9	23,640	83,788.34
521	876,000	1	1,000	1	1,000	35,835.60
1,595	2,105,348	15	21,500	16	22,500	74,151.03
2,966	7,914,675	43	55,695	45	57,806	250,596.37
6,805	12,584,202	93	165,646	93	166,646	418,472.93
464	969,515	6	19,117	6	19,117	37,257.06
713	1,071,479	9	15,000	8	14,000	38,630.75
1,153	3,017,454	16	56,996	11	41,996	97,695.12
10,943	20,408,970	119	218,893	116	218,066	719,668.77
9,480	23,347,564	107	231,615	109	243,850	752,159.05
448	607,799	2	5,770	3	6,770	26,049.72
247	440,250	..	.....	..	.....	13,409.26
3,144	5,848,490	28	51,501	30	61,796	212,535.09
2,150	6,632,232	29	162,509	27	110,998	233,165.35
1,480	2,597,785	14	23,034	12	19,317	80,512.33
578	1,080,657	8	15,716	8	15,716	30,317.81
1,281	2,918,698	8	12,625	8	11,517	143,908.24
74,437	20,218,659	816	172,786	823	174,494	620,954.04
34	148,714	..	.....	..	.....	2,362.63
693	1,192,001	2	2,000	2	2,000	39,973.52
1,095	4,181,907	6	25,000	7	26,000	94,045.35
1,478	3,681,153	12	30,357	11	31,609	95,820.86
1,864	4,507,858	32	104,477	32	104,477	166,209.50
682	1,188,609	7	11,519	10	14,585	42,557.26
472	853,672	7	9,523	6	8,523	27,419.76
154,575	\$186,132,916	1,627	\$ 1,947,504	1,641	\$ 1,914,551	\$ 6,058,207.88

ASSESSMENT INSURANCE COMPANIES

(OTHER THAN FIRE COMPANIES)

1914

ABSTRACTS COMPILED FROM THE ANNUAL
STATEMENTS OF THE ASSESSMENT INSUR-
ANCE COMPANIES, LICENSED TO TRANSACT
BUSINESS IN THIS STATE, SHOWING THEIR
CONDITION ON DECEMBER 31, 1914.

AMERICAN ACCIDENT INSURANCE COMPANY, OF LINCOLN, NEB.

Lincoln, Neb.

President, W. A. RANKINS.

Secretary, M. D. HATCH.

Balance from previous year.....\$ 143,348.20

INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....\$	160,524.73
Total investment income.....	.....
Miscellaneous income	6,463.16

Total income (see statement, page 2, line 29)....	\$ 166,987.89
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DISBURSEMENTS

Total payments to members (and beneficiaries).....\$	49,261.42
Other disbursements	101,226.35

Total disbursements	\$ 150,487.77
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ASSETS

Total admitted assets.....	\$ 157,252.05
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LIABILITIES

Total unpaid claims.....\$	5,040.42
Other liabilities	108,883.49

Total liabilities	\$ 113,923.91
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BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; reserve, \$124,318.68; disability, \$.....; sickness and accident, \$.....; expense, \$35,529.64;, \$.....	
Total, \$43,328.14.	

EXHIBIT OF POLICIES OR CERTIFICATES

Business in Colorado During the Year

	No.	Amount
Certificates in force December 31, 1913.....	76	.....
Certificates written during year.....	171	.....
Certificates increased during year.....	247	.....
Deduct terminated or decreased during the year.....	37	.....
Total policies and certificates in force December 31, 1914.....	210	.....

EXHIBIT OF DEATH CLAIMS

Claims unpaid December 31, 1913.....	.....	.....
Claims (face value) incurred during year.....	.....	.....
Claims paid during year.....	.....	.....
Claims unpaid December 31, 1914.....	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....	.....	.....
Claims incurred during the year.....	.....	.....
Claims paid during the year.....	.....	.....
Claims unpaid December 31, 1914.....	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....	.....	.....
Claims incurred during the year.....	28	\$ 613.02
Claims paid during the year.....	25	469.02
Claims unpaid December 31, 1914.....	3	144.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....	.....	.....
Claims incurred during the year.....	.....	.....
Claims paid during the year.....	.....	.....
Claims unpaid December 31, 1914.....	.....	.....

BUSINESS MEN'S ACCIDENT ASSOCIATION OF AMERICA, OF KANSAS CITY, MO.

Keith & Perry Building, Kansas City, Mo.

President, C. S. JABES.

Secretary, W. T. GRANT.

Balance from previous year.....\$ 44,643.43

INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....\$ 306,346.22
Total investment income.....581.25
Miscellaneous income

Total income (see statement, page 2, line 29)....\$ 306,927.47

DISBURSEMENTS

Total payments to members (and beneficiaries).....\$ 159,974.57
Other disbursements119,512.58

Total disbursements\$ 279,487.15

ASSETS

Total admitted assets.....\$ 86,188.66

LIABILITIES

Total unpaid claims.....\$ 34,794.49
Other liabilities16,083.22

Total liabilities\$ 50,877.71

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; reserve, \$.....; disability and sickness and accident, \$43,560.59; expense, \$.....;, \$.....
Total, \$43,560.59.

EXHIBIT OF POLICIES OR CERTIFICATES

Business in Colorado During the Year

	No.	Amount
Certificates in force December 31, 1913.....	39	\$ 95,099.00
Certificates written during year.....	2,362	2,886,000.00
Certificates revived during year.....	52	171,000.00
Deduct terminated or decreased during the year.....	992	1,912,000.00
Total policies and certificates in force December 31, 1914.....	1,461	1,240,000.00

EXHIBIT OF DEATH CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims (face value) incurred during year.....	.....
Claims paid during year.....	.....
Claims unpaid December 31, 1914.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1914.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....	5	\$ 202.90
Claims incurred during the year.....	93	3,681.80
Claims paid during the year.....	76	3,004.91
Claims unpaid December 31, 1914.....	14	879.79

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1914.....	.....

INTER-STATE BUSINESS MEN'S AID ASSOCIATION, OF DES MOINES, IOWA

Fourth and Chestnut Streets, Des Moines, Ia.

President, G. S. GILBERTSON.

Secretary and Treasurer, ERNEST W. BROWN.

Balance from previous year.....\$ 113,236.82

INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....\$ 498,235.11
Total investment income..... 1,570.40
Miscellaneous income 906.72
Total income (see statement, page 2, line 19).... \$ 500,712.23

DISBURSEMENTS

Total payments to members (and beneficiaries).....\$ 270,646.55
Other disbursements 184,931.81
Total disbursements \$ 455,578.36

ASSETS

Total admitted assets..... \$ 189,942.06

LIABILITIES

Total unpaid claims.....\$ 45,758.50
Other liabilities 26,934.01
Total liabilities \$ 72,692.51

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; reserve, \$.....; disability, \$.....; health indemnity, \$3,852.96; expense, \$29,762.27; accident indemnity, \$44,785.46. Total, \$158,400.69.

EXHIBIT OF POLICIES OR CERTIFICATES

Business in Colorado During the Year

	No.	Amount
Certificates in force December 31, 1913.....	855	\$ 3,267,000.00
Certificates written during year.....	450	1,683,000.00
Certificates revived during year.....	42	162,000.00
Deduct terminated or decreased during the year.....	370	1,382,000.00
Total policies and certificates in force December 31, 1914.....	977	3,730,000.00

EXHIBIT OF DEATH CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims (face value) incurred during year.....	.....
Claims paid during year.....	.....
Claims unpaid December 31, 1914.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1914.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....	10	\$ 641.21
Claims incurred during the year.....	66	3,712.60
Claims paid during the year.....	55	3,427.89
Claims unpaid December 31, 1914.....	14	925.92

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1914.....	.....

MERCHANTS LIFE ASSOCIATION, OF BURLINGTON, IOWA

National State Bank Building, Burlington, Iowa

President, JOHN J. SEERLEY.

Secretary, F. J. KUHLEMEIR.

Balance from previous year.....\$ 1,188,960.66

INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....\$ 691,158.85
 Total investment income.....
 Miscellaneous income 59,350.18

Total income (see statement, page 2, line 29).... \$ 750,509.03

DISBURSEMENTS

Total payments to members (and beneficiaries).....\$ 372,871.00
 Other disbursements 362,550.62

Total disbursements \$ 735,421.62

ASSETS

Total admitted assets..... \$ 1,156,193.65

LIABILITIES

Total unpaid claims.....\$ 14,000.00
 Other liabilities 409,742.96

Total liabilities \$ 423,742.96

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$260,817.10; reserve, \$925,233.63; disability,; future call, \$820.96; expense, \$12,572.37; guarantee fund, \$4,604.01. Total, \$1,204,048.07.

EXHIBIT OF POLICIES OR CERTIFICATES**Business in Colorado During the Year**

	No.	Amount
Certificates in force December 31, 1913.....	519	\$ 1,038,000.00
Certificates written during year.....	26	54,000.00
Certificates increased during year.....		
Deduct terminated or decreased during the year.....	46	92,000.00
Total policies and certificates in force December 31, 1914.....	499	1,000,000.00

EXHIBIT OF DEATH CLAIMS

Claims unpaid December 31, 1913.....		
Claims (face value) incurred during year.....	5	\$ 10,000.00
Claims paid during year.....	5	10,000.00
Claims unpaid December 31, 1914.....		

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

NATIONAL LIFE ASSOCIATION, OF DES MOINES, IOWA

Des Moines, Iowa

President, J. P. HEWITT.

Secretary, GUY BARKER.

Balance from previous year.....\$ 784,346.21

INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....\$	624,650.71
Total investment income.....	33,470.49
Miscellaneous income	4,000.00
Total income (see statement, page 2, line 29)....	\$ 662,121.20

DISBURSEMENTS

Total payments to members (and beneficiaries).....\$	316,806.42
Other disbursements	227,446.03
Total disbursements	\$ 544,252.45

ASSETS

Total admitted assets.....	\$ 980,855.63
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LIABILITIES

Total unpaid claims.....\$	43,000.00
Other liabilities	9,431.31
Total liabilities	\$ 52,431.31

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$21,484.01; reserve, \$904,198.20; disability, \$.....; sickness and accident, \$.....; expense, \$19,500.77. Total, \$902,214.96.

EXHIBIT OF POLICIES OR CERTIFICATES**Business in Colorado During the Year**

	No.	Amount
Certificates in force December 31, 1913.....	403	\$ 960,000.00
Certificates written during year.....	37	115,000.00
Certificates increased during year.....	.....	.....
Deduct terminated or decreased during the year.....	50	145,000.00
Total policies and certificates in force December 31, 1914.....	390	930,000.00

EXHIBIT OF DEATH CLAIMS

Claims unpaid December 31, 1913.....	2	\$ 5,000.00
Claims (face value) incurred during year.....	4	8,000.00
Claims paid during year.....	6	13,000.00
Claims unpaid December 31, 1914.....	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1914.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1914.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....	.....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1914.....	.....

ST. PAUL MUTUAL HAIL AND CYCLONE INSURANCE COMPANY, OF ST. PAUL, MINN.

805 Pioneer Building, St. Paul, Minn.

President, L. C. STEBBINS.

Secretary, G. R. WALDING.

Balance from previous year.....\$ 162,871.24

INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....\$ 236,508.15
Total investment income..... 21,187.49
Miscellaneous income
Total income (see statement, page 2, line 29).... \$ 257,695.64

DISBURSEMENTS

Total payments to members (and beneficiaries).....\$ 146,154.67
Other disbursements 90,263.18
Total disbursements \$ 236,417.85

ASSETS

Total admitted assets..... \$ 386,819.03

LIABILITIES

Total unpaid claims (estimated).....\$ 2,000.00
Other liabilities 8,000.00
Total liabilities \$ 10,000.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; reserve, \$.....; disability, \$.....; sickness and accident, \$.....; expense, \$..... Total, \$.....

EXHIBIT OF POLICIES OR CERTIFICATES

Business in Colorado During the Year

	No.	Amount
Certificates in force December 31, 1913.....	282	\$ 172,099.00
Certificates written during year.....	502	274,339.00
Certificates increased during year.....	784	446,438.00
Deduct terminated or decreased during the year.....	179	126,703.00
Total policies and certificates in force December 31, 1914.....	605	319,735.00

EXHIBIT OF HAIL CLAIMS

Claims unpaid December 31, 1913.....		
Claims (face value) incurred during year.....	59	\$ 3,174.09
Claims paid during year.....	59	3,174.09
Claims unpaid December 31, 1914.....		

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

STATE FARMERS MUTUAL HAIL INSURANCE COMPANY, OF WASECA, MINN.

President, F. T. DAY.

Secretary, C. H. WATSON.

Balance from previous year.....	\$	206,145.97
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INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....	\$	339,833.94
Total investment income		6,652.15
Miscellaneous income		19.50
Total income (see statement, page 2, line 29)....	\$	346,505.59

DISBURSEMENTS

Total payments to members (and beneficiaries).....	\$	225,010.70
Other disbursements		113,257.05
Total disbursements	\$	338,267.75

ASSETS

Total admitted assets	\$	459,781.52
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LIABILITIES

Total unpaid claims	\$	5,252.55
Other liabilities		
Total liabilities	\$	5,252.55

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; reserve, \$.....; disability, \$.....; sickness and accident, \$.....; expense, \$.....;	\$	
Total, \$.....		

EXHIBIT OF POLICIES OR CERTIFICATES**Business in Colorado During the Year**

	No.	Amount
Certificates in force December 31, 1913.....		
Certificates written during year.....	794	\$ 516,276.00
Certificates increased during year.....		
Deduct terminated or decreased during the year.....	794	516,276.00
Total policies and certificates in force December 31, 1914.....		

EXHIBIT OF HAIL CLAIMS

Claims unpaid December 31, 1913.....		
Claims (face value) incurred during year.....	120	\$ 22,669.42
Claims paid during year	120	22,669.42
Claims unpaid December 31, 1914.....		

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claim unpaid December 31, 1914.....		

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....		
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31, 1914.....		

THE WESTERN LIFE AND ACCIDENT COMPANY, OF DENVER, COLO.

President, THOS. I. GREGORY. Secretary and Treasurer, R. V. TOWNER.

Balance from previous year.....\$ 21,515.96

INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....\$	120,435.93
Total investment income	1,068.95
Miscellaneous income	114.90
<hr/>	
Total income (see statement, page 2, line 29)....	\$ 121,619.78

DISBURSEMENTS

Total payments to members (and beneficiaries).....\$	28,132.69
Other disbursements	90,517.84
<hr/>	
Total disbursements	\$ 118,650.53

ASSETS

Total admitted assets	\$ 25,786.88
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LIABILITIES

Total unpaid claims	\$ 1,442.95
Other liabilities	6,378.52
<hr/>	
Total liabilities	\$ 7,821.47

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; reserve, \$.....; disability, \$.....; sickness and accident, \$.....; expense, \$.....;, \$.....
Total, \$24,485.21.

EXHIBIT OF POLICIES OR CERTIFICATES

Business in Colorado During the Year

	No.	Amount
Certificates in force December 31, 1913.....	1,870	.....
Certificates written during year 1914.....	951	.....
Certificates increased during year .....	.....	.....
Deduct terminated or decreased during the year.....	1,132	.....
Total policies and certificates in force December 31, 1914.....	1,689	.....

EXHIBIT OF DEATH CLAIMS

Claims unpaid December 31, 1913.....	.....	.....
Claims (face value) incurred during year.....	16	\$ 1,406.00
Claims paid during year	16	1,406.00
Claims unpaid December 31, 1914.....	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31, 1913.....	.....	.....
Claims incurred during the year.....	.....	.....
Claims paid during the year.....	.....	.....
Claims unpaid December 31, 1914.....	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1913.....	12	\$ 180.65
Claims incurred during the year.....	299	4,705.54
Claims paid during the year.....	295	4,551.69
Claims unpaid December 31, 1914.....	16	334.50

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31, 1913.....	.....	.....
Claims incurred during the year.....	.....	.....
Claims paid during the year.....	.....	.....
Claims unpaid December 31, 1914.....	.....	.....

STATISTICAL TABLES

ASSESSMENT

COLORADO BUSINESS—ASSESSMENT—FOR THE YEAR 1914.

	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio
American Accident Insurance Co., Lincoln, Neb.....	.....	\$ 4,252.50	\$ 613.02	\$ 469.02	14.4
Business Mens Accident Associa- tion of America, Kansas City, Mo.	\$2,886,000.00	9,768.50	3,681.80	3,004.91	37.7
Inter-State Business Mens Accident Ass'n, Des Moines, Iowa.....	1,683,000.00	8,470.00	3,712.60	3,427.89	43.8
Merchants Life Association, Burl- ington, Iowa.....	54,000.00	13,975.53	10,000.00	10,000.00	71.6
National Life Association, Des Moines, Iowa.....	115,000.00	12,322.45	8,000.00	13,000.00	65.0
St. Paul Mutual Hail & Cyclone Ins. Co., St. Paul, Minn.....	274,339.00	18,726.40	3,174.09	3,174.09	16.9
State Farmers Mutual Hail Ins. Co., Waseca, Minn.....	516,276.00	40,005.46	22,669.42	22,669.42	56.7
Western Life & Accident Co., Denver, Colo. ....	.....	22,614.45	6,111.54	5,957.69	27.0
Totals	\$5,528,615.00	\$130,135.29	\$57,962.47	\$61,703.02	41.6

**FIDELITY, CASUALTY AND
ACCIDENT INSURANCE
COMPANIES**

1914

ABSTRACTS COMPILED FROM THE ANNUAL
STATEMENTS OF THE FIDELITY, CASUALTY
AND ACCIDENT INSURANCE COMPANIES LI-
CENSED TO TRANSACT BUSINESS IN THIS
STATE, SHOWING THEIR CONDITION ON
DECEMBER 31, 1914

AETNA ACCIDENT AND LIABILITY COMPANY, OF HARTFORD, CONN.

650 Main Street, Hartford, Conn.

President, M. G. BULKELEY.

Secretary, J. SCOFIELD ROWE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	3,042,862.57
Ledger assets (per balance) December 31 of previous year.....		

INCOME

Net premium income	\$	1,729,577.29
Total investment income		116,417.49
Miscellaneous income		155.19
		\$1,846,149.97

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	597,893.71
Paid stockholders for interest or dividends.....		100,000.00
Other disbursements		862,851.96
		\$ 1,560,745.67

ASSETS

Total admitted assets	\$	3,307,346.92
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LIABILITIES

Total amount of liabilities, except capital.....	\$	1,307,065.15
Capital, \$1,000,000.00; surplus, \$1,000,281.77.....		2,000,281.77
		\$ 3,307,346.92

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability	\$ 7.50	
Fidelity	233.94	
Surety	803.97	\$ —130.18
Plate Glass	384.91	71.07
Steam Boiler		
Burglary and Theft	493.49	
Credit		
Sprinkler	17.50	
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	2,784.66	1,078.48
Workmen's Collective		
Live Stock		
Totals	\$ 4,795.97	\$ 1,019.37

AETNA LIFE INSURANCE COMPANY (ACCIDENT AND LIABILITY DEPARTMENT), OF HARTFORD, CONN.

650 Main Street, Hartford, Conn.

President, MORGAN G. BULKELEY.

Secretary, C. E. GILBERT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	9,129,552.01

INCOME

Net premium income	\$ 9,148,255.07
Total investment income	365,693.44
Miscellaneous income	1,025.00

Total income	\$ 9,514,973.51
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DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,866,516.43
Paid stockholders for interest or dividends.....	200,000.00
Other disbursements	4,478,465.10

Total disbursements	\$ 8,544,981.53
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ASSETS

Accident, health, liability and workmen's compensa- tion business	\$ 10,218,887.84
Life business	109,297,848.59

Total admitted assets	\$119,516,736.43
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LIABILITIES

Accident, health, liability and workmen's compensa- tion	\$ 6,869,292.88
Life business	97,146,614.18

Total amount of liabilities, except capital.....	\$104,015,907.06
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Capital, \$1,000,000.00; surplus—Accident, health, lia- bility, and workmen's compensation business, \$1,349,594.96; life business, \$10,151,234.41.....	15,500,829.37
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Total liabilities	\$119,516,736.43
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COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 15,583.33	\$ 6,034.69
Health	1,803.21	1,791.68
Liability	6,306.19	818.33
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 23,692.73	\$ 8,644.70

AMERICAN AUTOMOBILE INSURANCE COMPANY, OF ST. LOUIS, MO.

Pierce Building, St. Louis, Mo.

President, CHAS. W. DISBROW.

Secretary and Treasurer, S. S. WILLIAMS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 225,000.00
Ledger assets (per balance) December 31 of previous year.....	584,563.89

INCOME

Net premium income.....	\$ 533,165.58
Total investment income.....	13,890.87
Miscellaneous income	1,795.00
Total income	\$ 548,851.45

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 208,155.85
Paid stockholders for interest or dividends.....	
Other disbursements	248,535.78
Total disbursements	\$ 456,691.63

ASSETS

Total admitted assets	\$ 680,856.22
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 345,229.15
Capital, \$225,000.00; surplus, \$110,627.07.....	335,627.07
Total liabilities	\$ 680,856.22

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile	\$ 12,465.40	\$ 2,040.97
Workmen's Collective		
Live Stock		
Totals	\$ 12,465.40	\$ 2,040.97

THE
STATE TEACHERS
COLLEGE OF COLORADO
Greeley, Colo.

AMERICAN BANKERS INSURANCE COMPANY, OF CHICAGO, ILL.

45 East Ohio Street, Chicago, Ill.

President, ERNEST W. SPICER.

Secretary, JAMES P. WHEDON.

CAPITAL STOCK

Amount of capital paid up in cash.....	.....
Ledger assets (per balance) December 31 of previous year.....	\$ 16,957.83

INCOME

Net premium income.....	\$ 56,405.85
Total investment income.....	456.93
Miscellaneous income	998.30
Total income	\$ 57,861.08

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 20,440.35
Paid stockholders for interest or dividends.....	.....
Other disbursements	27,451.74
Total disbursements	\$ 47,892.09

ASSETS

Total admitted assets.....	\$ 697,471.54
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 329,677.31
Capital, \$325,000.00; surplus, \$42,794.23.....	367,794.23
Total liabilities	\$ 697,471.54

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 1,074.08	\$ 448.88
Health	296.83	206.57
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 1,370.91	\$ 655.45

AMERICAN CASUALTY COMPANY, OF TACOMA, WASH.

Perkins Building, Tacoma, Wash.

President, J. E. CHILBERG.

Secretary, F. S. FOGG.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 204,175.00
Ledger assets (per balance) December 31 of previous year.....	296,989.57

INCOME

Net premium income.....	\$ 123,173.72
Total investment income.....	14,427.25
Miscellaneous income	21,912.13
Total income	\$ 159,513.10

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 61,098.83
Paid stockholders for interest or dividends.....	
Other disbursements	97,854.91
Total disbursements	\$ 158,953.74

ASSETS

Total admitted assets.....	\$ 290,002.47
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 40,373.00
Capital, \$204,175.00; surplus, \$45,454.47.....	249,629.47
Total liabilities	\$ 290,002.47

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 2,637.26	\$ 2,384.35
Health	2,535.83	1,534.64
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 5,173.09	\$ 3,918.99

THE AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK, OF NEW YORK, N. Y.

80 Maiden Lane, New York, N. Y.

President, E. M. TREAT.

Secretary, JOS. J. GEOSS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 350,000.00
Ledger assets (per balance) December 31 of previous year.....	1,472,081.64

INCOME

Net premium income.....	\$ 702,673.43
Total investment income.....	57,572.50
Miscellaneous income	3,369.56
Total income	\$ 763,615.49

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 336,438.25
Paid stockholders for interest or dividends.....	28,000.00
Other disbursements	387,685.83
Total disbursements	\$ 752,124.08

ASSETS

Total admitted assets.....	\$ 1,276,987.96
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 722,948.69
Capital, \$350,000.00; surplus, \$204,039.27.....	554,039.27
Total liabilities	\$ 1,276,987.96

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit	\$ 13,457.50	\$ 4,110.92
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 13,457.50	\$ 4,110.92

AMERICAN FIDELITY COMPANY, OF MONTPELIER, VT.

Montpelier, Vt.

President, CHAS. H. DARLING.

Secretary, CECIL PIATT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 305,500.00
Ledger assets (per balance) December 31 of previous year.....	1,463,576.10

INCOME

Net premium income.....	\$ 300,882.73
Total investment income.....	41,636.77
Miscellaneous income	229,012.88
Total income	\$ 571,532.38

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 468,413.55
Paid stockholders for interest or dividends.....	
Other disbursements	412,875.87
Total disbursements	\$ 881,289.42

ASSETS

Total admitted assets.....	\$ 1,065,142.79
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 608,853.35
Capital, \$305,500.00; surplus, \$150,789.44.....	456,289.44
Total liabilities	\$ 1,065,142.79

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 957.26	\$ 277.99
Health	99.93	32.14
Liability	107.89	650.91
Fidelity	453.95	20.00
Surety	68.74	
Plate Glass		
Steam Boiler		
Burglary and Theft.....	346.82	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	25.55	102.71
Workmen's Collective		
Live Stock		
Totals	\$ 1,793.26	\$ 1,043.75

AMERICAN SURETY COMPANY, OF NEW YORK, N. Y.

100 Broadway, New York, N. Y.

President, F. W. LAFRENTZ.

Secretary, WILLIAM A. BRANDT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 5,000,000.00
Ledger assets (per balance) December 31 of previous year.....	9,646,690.49

INCOME

Net premium income.....	\$ 4,054,456.09
Total investment income.....	510,249.11
Miscellaneous income	56,202.22
Total income	\$ 4,620,907.42

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 856,651.93
Paid stockholders for interest or dividends.....	500,000.00
Other disbursements	3,690,866.12
Total disbursements	\$ 5,047,518.05

ASSETS

Total admitted assets.....	\$ 8,869,248.91
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,435,543.19
Capital, \$5,000,000.00; surplus, \$433,705.72.....	5,433,705.72
Total liabilities	\$ 8,869,248.91

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity	\$ 14,201.11	\$ 10,301.34
Surety	17,791.67	7,528.14
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 31,992.78	\$ 17,829.48

BANKERS ACCIDENT INSURANCE COMPANY, OF DES MOINES, IOWA

Seventh and Locust Streets, Des Moines, Ia.

President, F. L. MINER.

Secretary, J. A. KIZER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance) December 31 of previous year.....	185,541.40

INCOME

Net premium income.....	\$ 338,215.68
Total investment income.....	2,765.30
Miscellaneous income	34,177.00
Total income	\$ 375,157.98

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 133,991.85
Paid stockholders for interest or dividends.....	1.00
Other disbursements	193,248.56
Total disbursements	\$ 327,240.41

ASSETS

Total admitted assets.....	\$ 218,398.57
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 100,869.57
Capital, \$100,000.00; surplus, \$17,529.00.....	117,529.00
Total liabilities	\$ 218,398.57

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 3,526.73	\$ 145.89
Health	372.35
Liability
Fidelity
Surety
Plate Glass
Steam Boiler
Burglary and Theft.....
Credit
Sprinkler
Title
Fly Wheel
Automobile and Teams Property Damage.....
Workmen's Collective
Live Stock
Totals	\$ 3,526.73	\$ 518.25

THE BANKERS INTERNATIONAL LIFE ASSURANCE COMPANY, OF DENVER, COLO.

Gas and Electric Building, Denver, Colo.

President, F. N. BRIGGS.

Secretary and Manager, EDWIN STARKEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance) December 31 of previous year.....	291,633.79

INCOME

Net premium income.....	\$ 21,420.87
Total investment income.....	
Miscellaneous income (health and accident).....	1,546.50
Miscellaneous income (life).....	15,640.25
Total income	\$ 38,625.62

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 6,636.79
Paid stockholders for interest or dividends.....	
Other disbursements (health and accident).....	20,405.78
Other disbursements (life).....	16,096.31
Total disbursements	\$ 43,138.88

ASSETS

Total admitted assets.....	\$ 224,070.12
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 44,390.44
Capital, \$100,000.00; surplus, \$79,679.68.....	179,679.68
Total liabilities	\$ 224,070.12

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health.....	\$ 21,420.87	\$ 6,639.79
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 21,420.87	\$ 6,639.79

CASUALTY COMPANY OF AMERICA, OF NEW YORK, N. Y.

68 William Street, New York City, N. Y.

President, EDWIN W. DE LEON.

Secretary and Treasurer, JOHN S. JENKINS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	2,820,091.98

INCOME

Net premium income.....	\$ 3,403,398.82
Total investment income.....	413,937.87
Miscellaneous income	2,028.54
Total income	\$ 3,819,365.23

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,845,445.07
Paid stockholders for interest or dividends.....	45,000.00
Other disbursements	1,337,112.77
Total disbursements	\$ 3,227,557.84

ASSETS

Total admitted assets.....	\$ 3,395,863.74
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,345,679.89
Capital, \$750,000.00; surplus, \$300,183.85.....	1,050,183.85
Total liabilities	\$ 3,395,863.74

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 4,093.15	\$ 1,027.90
Health	602.31	60.99
Liability	222.17	1,543.42
Fidelity	85.25	.....
Surety .....	.....	.....
Plate Glass	114.88	59.95
Steam Boiler .....	.....	.....
Burglary and Theft.....	149.00	.....
Industrial	656.00	325.11
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	2.17	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals	\$ 5,480.68	\$ 3,057.37

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY, OF BOSTON, MASS.

77 Franklin Street, Boston, Mass.

President, ARTHUR E. CHILDS.

Secretary, WILLIAM H. BROWN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	9,026,692.47

INCOME

Net premium income.....	\$ 319,798.13
Total investment income	456,340.87
Miscellaneous income (including Life Department).....	2,131,439.66
Total income	\$ 2,907,578.66

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 148,630.41
Paid stockholders for interest or dividends.....	70,000.00
Other disbursements (including Life Department).....	1,567,251.10
Total disbursements	\$ 1,785,881.51

ASSETS

Total admitted assets	\$ 10,363,911.01
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 8,900,644.07
Capital, \$1,000,000.00; surplus, \$463,266.95.....	1,463,266.95
Total liabilities	\$ 10,363,911.02

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 2,107.74	\$ 555.92
Health	1,596.24	702.33
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boller		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 3,703.98	\$ 1,258.25

CONTINENTAL CASUALTY COMPANY, OF HAMMOND, IND.

President, H. G. B. ALEXANDER.

Secretary, W. H. BETTS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00
Ledger assets (per balance) December 31 of previous year.....	2,196,611.69

INCOME

Net premium income	\$ 2,902,854.31
Total investment income	53,846.01
Miscellaneous income	100,887.56
Total income	\$ 3,057,587.88

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,342,519.16
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements	1,685,290.25
Total disbursements	\$ 3,087,809.41

ASSETS

Total admitted assets.....	\$ 2,005,487.95
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LIABILITIES

Total amount of liabilities, including voluntary reserve of \$264,483.27, except capital.....	\$ 1,405,487.95
Capital, \$300,000.00; surplus, \$300,000.00.....	600,000.00
Total liabilities	\$ 2,005,487.95

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 69,248.19	\$ 22,640.51
Health	21,245.57	7,421.26
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 90,493.76	\$ 30,061.77

EQUITABLE SURETY COMPANY, OF ST. LOUIS, MO.

Broadway and Locust Street, St. Louis, Mo.

President, B. J. TAUSSIG.

Secretary, WALTER H. WEST.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Lodger assets (per balance) December 31 of previous year.....	1,555,284.18

INCOME

Net premium income.....	\$ 629,612.56
Total investment income.....	64,462.21
Miscellaneous income	1,831.95
Total income	\$ 695,906.72

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 237,008.22
Paid stockholders for interest or dividends.....	
Other disbursements	443,573.95
Total disbursements	\$ 680,582.17

ASSETS

Total admitted assets.....	\$ 1,340,704.58
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 584,178.70
Capital, \$500,000.00; surplus, \$256,525.88.....	756,525.88
Total liabilities	\$ 1,340,704.58

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity	\$ 603.29	
Surety	3,337.87	
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 3,941.16	

THE EUROPEAN ACCIDENT INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

United States Office, 123 William Street, New York, N. Y.

United States Managers, FESTER & FOLSOM, Inc.

CAPITAL STOCK

Amount of capital paid up in cash.....	.....
Ledger assets (per balance) December 31 of previous year.....	\$ 1,001,217.38

INCOME

Net premium income.....	\$ 741,264.98
Total investment income.....	39,661.92
Miscellaneous income	18,673.61
Total income	\$ 799,600.51

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 175,639.67
Paid stockholders for interest or dividends.....	.....
Other disbursements	228,358.04
Total disbursements	\$ 403,997.71

ASSETS

Total admitted assets	\$ 1,412,397.61
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 702,623.22
Capital, \$.....; surplus, \$709,774.42.....	709,774.42
Total liabilities	\$ 1,412,397.64

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 5,386.60	\$ 4,352.20
Health	866.17	.....
Liability	11.03	.....
Fidelity	770.63	.....
Surety	135.62	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft	1,907.79	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals	\$ 9,080.84	\$ 4,352.20

FEDERAL CASUALTY INSURANCE COMPANY, OF DETROIT, MICH.

533 Majestic Building, Detroit, Mich.

President, V. D. SLITT.

Secretary, L. E. DALY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	402,115.41

INCOME

Net premium income.....	\$ 338,166.11
Total investment income.....	30,000.00
Miscellaneous income	46,325.58
Total income	\$ 384,491.69

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 144,648.78
Paid stockholders for interest or dividends.....	30,000.00
Other disbursements	190,283.59
Total disbursements	\$ 364,932.37

ASSETS

Total admitted assets.....	\$ 405,811.11
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 39,067.33
Capital, \$200,000.00; surplus, \$166,743.78	366,743.78
Total liabilities	\$ 405,811.11

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health.....	\$ 7,973.80	\$ 3,071.91
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 7,973.80	\$ 3,071.91

THE FIDELITY AND CASUALTY COMPANY, OF NEW YORK, N. Y.

92-94 Liberty Street, New York, N. Y.

President, ROBERT J. HILLAS.

Secretary, THEODORE E. GATY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	11,635,217.56

INCOME

Net premium income	\$ 9,055,252.08
Total investment income	682,109.95
Miscellaneous income	112,080.09
Total income	\$ 9,849,442.12

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 3,739,096.82
Paid stockholders for interest or dividends.....	200,000.00
Other disbursements	4,887,166.19
Total disbursements	\$ 8,826,263.01

ASSETS

Total admitted assets	\$ 11,858,729.53
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 8,819,608.72
Capital, \$1,000,000.00; surplus, \$2,039,120.81.....	3,039,120.81
Total liabilities	\$ 11,858,729.53

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 14,454.33	\$ 4,933.66
Health	4,831.00	1,617.79
Liability	15,807.38	4,703.37
Fidelity	462.52	523.12
Surety	874.22	
Plate Glass	3,883.93	1,230.22
Steam Boiler	340.40	93.25
Burglary and Theft	3,542.28	87.22
Credit		
Sprinkler		
Title		
Fly Wheel	712.80	
Automobile and Teams Property Damage and Collision	1,489.39	202.00
Workmen's Collective	27.87	
Live Stock		
Totals	\$ 46,426.12	\$ 13,390.63

FIDELITY & DEPOSIT COMPANY OF MARYLAND, OF BALTIMORE, MD.

Charles and Lexington Streets, Baltimore, Md.

President, EDWIN WARFIELD.

Secretary, ROBERT S. HART.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 3,000,000.00
Ledger assets (per balance) December 31 of previous year.....	11,833,042.60

INCOME

Net premium income.....	\$ 6,728,308.04
Total investment income.....	489,480.08
Miscellaneous income	210,532.93
Total income	\$ 7,428,321.05

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,546,237.70
Paid stockholders for interest or dividends.....	480,000.00
Other disbursements	3,990,454.97
Total disbursements	\$ 7,016,692.67

ASSETS

Total admitted assets.....	\$ 10,983,804.20
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 6,380,150.33
Capital, \$3,000,000.00; surplus, \$1,603,653.87.....	4,603,653.87
Total liabilities	\$ 10,983,804.20

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 3,595.57	\$ 672.60
Health	480.05	133.21
Liability	14,263.22	2,055.78
Fidelity	11,092.43	2,420.27
Surety	16,429.76	2,918.64
Plate Glass	2,715.00	873.34
Steam Boiler		
Burglary and Theft	2,217.67	246.50
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	783.93	83.30
Workmen's Collective		
Live Stock		
Totals.....	\$ 51,577.63	\$ 9,403.61

FRANKFORT GENERAL INSURANCE COMPANY, OF FRANKFORT-ON-MAIN, GERMANY

123 William Street, New York, N. Y.

United States Manager and Attorney, C. H. FRANKLIN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	1,469,533.82

INCOME

Net premium income	\$ 1,132,743.59
Total investment income.....	48,873.48
Miscellaneous income	44,456.27
Total income	\$ 1,226,073.34

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 626,717.65
Paid stockholders for interest or dividends.....	
Other disbursements	570,010.07
Total disbursements	\$ 1,196,727.72

ASSETS

Total admitted assets.....	\$ 1,428,317.17
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 965,417.91
Capital, \$250,000.00; surplus, \$212,899.26.....	462,890.26
Total liabilities	\$ 1,428,317.17

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health.....	\$ 1,647.28	\$ 322.12
Liability	3,642.87	948.09
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....	244.80	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	57.37	
Workmen's Collective	5,587.83	2,261.00
Live Stock		
Totals	\$ 11,180.25	\$ 3,531.21

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED, OF PERTH, SCOTLAND

United States Head Office, 55 John Street, New York, N. Y.

Manager for the United States, C. NORIE-MILLER.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	3,316,333.61

INCOME

Net premium income	\$ 3,679,248.33
Total investment income	104,497.54
Miscellaneous income	467,074.56
Total income	\$ 4,250,820.43

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,428,437.93
Paid stockholders for interest or dividends.....	
Other disbursements	1,829,203.30
Total disbursements	\$ 4,257,641.23

ASSETS

Total admitted assets	\$ 2,827,363.11
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,490,756.18
Capital, \$250,000.00; surplus, \$86,606.93.....	336,606.93
Total liabilities	\$ 2,827,363.11

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 19,437.92	\$ 22,146.39
Health	5,155.37	1,173.06
Liability	—83.08	237.00
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft ..	145.14	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	—52.08	250.00
Workmen's Collective		
Live Stock		
Totals	\$ 24,603.27	\$ 23,806.45

GLOBE INDEMNITY COMPANY, OF NEW YORK, N. Y.

45 William Street, New York, N. Y.

President, HENRY W. EATON.

Secretary and General Manager, A. DUNCAN REID.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	3,426,541.57

INCOME

Net premium income	\$ 3,604,745.09
Total investment income	114,148.68
Miscellaneous income	2,378.52
Total income	\$ 3,721,272.29

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,635,090.34
Paid stockholders for interest or dividends.....	
Other disbursements	1,479,637.63
Total disbursements	\$ 3,114,727.97

ASSETS

Total admitted assets	\$ 3,932,970.16
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,775,492.75
Capital, \$750,000.00; surplus, \$407,477.41.....	1,157,477.41
Total liabilities	\$ 3,932,970.16

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 2,534.70	\$ 132.74
Health	452.13	138.56
Liability	18,356.82	6,702.00
Fidelity	953.67	
Surety	840.74	
Plate Glass	1,428.69	825.01
Steam Boiler		
Burglary and Theft.....	1,544.27	239.50
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	1,061.91	572.55
Workmen's Collective		
Live Stock		
Totals	\$ 27,172.93	\$ 8,610.36

GREAT EASTERN CASUALTY COMPANY, OF NEW YORK CITY, N. Y.

55 John Street, New York, N. Y.

President, LOUIS H. FIBEL,

Secretary, THOMAS H. DARLING.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	983,257.51

INCOME

Net premium income	\$ 1,090,630.96
Total investment income	37,195.47
Miscellaneous income	15,660.10
Total income	\$ 1,143,486.43

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 345,592.34
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements	683,378.01
Total disbursements	\$ 1,048,970.35

ASSETS

Total admitted assets	\$ 1,041,427.05
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 651,651.20
Capital, \$250,000.00; surplus, \$139,775.85.....	389,775.85
Total liabilities	\$ 1,041,427.05

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 9,946.78	\$ 1,042.88
Health	3,761.73	755.12
Liability		
Fidelity		
Surety		
Plate Glass	5,629.51	1,033.84
Steam Boiler		
Burglary and Theft.....	582.81	131.07
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 19,920.83	\$ 2,962.91

GREAT WESTERN ACCIDENT INSURANCE COMPANY, OF DES MOINES, IOWA

Hubbell Building, Des Moines, Iowa.

President, H. B. HAWLEY.

Secretary, R. D. EMERY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		119,039.44

INCOME

Net premium income	\$	364,032.57
Total investment income		5,474.40
Miscellaneous income		23,526.13
Total income	\$	393,033.10

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	117,559.13
Paid stockholders for interest or dividends.....		197,717.90
Other disbursements		
Total disbursements	\$	315,277.03

ASSETS

Total admitted assets	\$	262,638.25
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LIABILITIES

Total amount of liabilities, except capital	\$	124,427.35
Capital, \$100,000.00; surplus, \$38,210.90.....		138,210.90
Total liabilities	\$	262,638.25

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health	\$ 7,653.77	\$ 3,990.12
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 7,653.77	\$ 3,990.12

GUARDIAN CASUALTY AND GUARANTY COMPANY, OF SALT LAKE CITY, UTAH

400 McCornick Building, Salt Lake City, Utah.

President, W. S. McCORNICK.

Secretary, THOMAS W. SLOAN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	737,085.55

INCOME

Net premium income	\$ 851,925.81
Total investment income	41,802.81
Miscellaneous income	7,575.48
Total income	\$ 901,304.10

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 363,321.95
Paid stockholders for interest or dividends.....	30,000.00
Other disbursements	288,832.34
Total disbursements	\$ 682,154.29

ASSETS

Total admitted assets	\$ 958,744.93
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 451,352.25
Capital, \$250,000.00; surplus, \$257,392.68.....	507,392.68
Total liabilities	\$ 958,744.93

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 91.88	\$ 660.29
Health	1,192.30	1,329.30
Liability	—140.19	.....
Fidelity	13.12	.....
Surety	564.19	.....
Plate Glass	140.45	26.89
Steam Boiler .....	.....	.....
Burglary and Theft .....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	27.50	.....
Workmen's Collective	84.66	.....
Live Stock .....	.....	.....
Totals	\$ 1,973.91	\$ 2,016.48

THE HARTFORD ACCIDENT AND INDEMNITY COMPANY, OF HARTFORD, CONN.

125 Trumbull Street, Hartford, Conn.

President, R. M. BISSELL.

Secretary, JAS. L. D. KEARNEY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	1,532,346.59

INCOME

Net premium income	\$ 1,225,780.15
Total investment income	70,436.45
Miscellaneous income	150,125.00
Total income	\$ 1,446,341.60

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 265,000.34
Paid stockholders for interest or dividends.....	
Other disbursements	680,469.53
Total disbursements	\$ 945,469.87

ASSETS

Total admitted assets	\$ 2,057,508.06
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 673,261.66
Capital, \$750,000.00; surplus, \$634,246.40.....	1,384,246.40
Total liabilities	\$ 2,057,508.06

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 25.00	
Health		
Liability		
Fidelity		
Surety	308.28	
Plate Glass		
Steam Boiler		
Burglary and Theft	103.48	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 436.76	

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, OF HARTFORD, CONN.

56 Prospect Street, Hartford, Conn.

President, LYMAN B. BRAINERD.

Secretary, CHAS. S. BLAKE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	5,607,691.00

INCOME

Net premium income	\$ 1,548,625.49
Total investment income	241,480.05
Miscellaneous income	35,693.81
Total income	\$ 1,825,799.35

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 103,335.94
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	1,332,788.24
Total disbursements	\$ 1,556,124.18

ASSETS

Total admitted assets	\$ 5,659,573.50
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,479,845.73
Capital, \$1,000,000.00; surplus, \$2,179,727.77.....	3,179,727.77
Total liabilities	\$ 5,659,573.50

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	.....	.....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass	\$ 8.00	.....
Steam Boiler	8,710.59	\$ 239.75
Burglary and Theft .....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel	61.10	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live stock .....	.....	.....
Totals	\$ 8,771.69	\$ 239.75

ILLINOIS SURETY COMPANY, OF CHICAGO, ILL.

134 South La Salle Street, Chicago, Ill.

President, A. J. HOPKINS.

Secretary, CHAS. E. SCHICK.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	1,054,083.03

INCOME

Net premium income.....	\$ 447,107.39
Total investment income.....	26,263.44
Miscellaneous income	4,951.01
Total income	\$ 478,321.84

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 322,859.31
Paid stockholders for interest or dividends.....	
Other disbursements	275,262.23
Total disbursements	\$ 598,121.54

ASSETS

Total admitted assets.....	\$ 753,838.91
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 452,675.86
Capital, \$250,000.00; surplus, \$70,717.08.....	301,163.05
Total liabilities	\$ 753,838.91

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity	\$ 337.95	\$ 59.26
Surety	1,451.25	
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 1,789.20	\$ 59.26

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY, OF CRAWFORDSVILLE, IND.

Beh Hur Building, Crawfordsville, Ind.

President, BENJAMIN CRANE.

Secretary, FRANK M. BOYD.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	406,340.62

INCOME

Net premium income.....	\$ 235,569.28
Total investment income.....	19,050.61
Miscellaneous income	110.97
Total income	\$ 254,730.86

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 112,959.01
Paid stockholders for interest or dividends.....	24,000.00
Other disbursements	115,713.14
Total disbursements	\$ 252,672.15

ASSETS

Total admitted assets.....	\$ 405,689.41
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 134,394.24
Capital, \$200,000.00; surplus, \$71,295.17.....	271,295.17
Total liabilities	\$ 405,689.41

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident
Health
Liability
Fidelity
Surety
Plate Glass
Steam Boiler
Burglary and Theft.....
Credit
Sprinkler
Title
Fly Wheel
Automobile and Teams Property Damage.....
Workmen's Collective
Live Stock	\$ 1,465.80	\$ 1,500.00
Totals	\$ 1,465.80	\$ 1,500.00

THE KANSAS CASUALTY AND SURETY COMPANY, OF WICHITA, KAN.

Schweiter Building, Wichita, Kan.

President, J. C. O. MORSE.

Secretary, GEO. D. MARCY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	327,570.00
Ledger assets (per balance) December 31 of previous year.....		622,622.76

INCOME

Net premium income.....	\$	48,135.13
Total investment income.....		47,771.32
Miscellaneous income		2,383.03
Total income	\$	98,289.48

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	8,765.53
Paid stockholders for interest or dividends.....		45,315.21
Other disbursements		
Total disbursements	\$	54,080.74

ASSETS

Total admitted assets.....	\$	446,577.29
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LIABILITIES

Total amount of liabilities, except capital.....	\$	37,367.45
Capital, \$327,570.00; surplus, \$81,639.84.....		409,209.84
Total liabilities	\$	446,577.29

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	.....	.....
Health .....	.....	.....
Liability	\$ 76.50	.....
Fidelity .....	.....	.....
Surety	2,803.25	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	4.00	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals	\$ 2,883.75	.....

KANSAS CITY CASUALTY COMPANY, OF KANSAS CITY, MO.

210 R. A. Long Building, Kansas City, Mo.

President, JAY H. WELLS.

Secretary, DENNIS HUDSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	394,065.16

INCOME

Net premium income	\$ 103,372.67
Total investment income	20,026.23
Miscellaneous income	1,679.42
Total income	\$ 125,078.32

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 91,701.73
Paid stockholders for interest or dividends.....	20,026.23
Other disbursements	100,460.62
Total disbursements	\$ 192,162.35

ASSETS

Total admitted assets	\$ 325,686.52
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 58,446.52
Capital, \$200,000.00; surplus, \$67,240.00.....	267,240.00
Total liabilities	\$ 325,686.52

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 817.16	\$ 172.76
Health	481.97	29.50
Liability	1,264.53	21.00
Fidelity		
Surety		
Plate Glass	5,199.57	2,875.39
Steam Boiler		
Burglary and Theft	964.96	1,298.85
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	1,031.40	75.25
Workmen's Collective		
Live Stock		
Totals	\$ 9,759.59	\$ 4,472.75

LLOYDS PLATE GLASS INSURANCE COMPANY, OF NEW YORK, N. Y.

61-63 William Street, New York, N. Y.

President, WILLIAM T. WOODS.

Secretary-Treasurer, CHARLES E. W. CHAMBERS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	250,000.00
Ledger assets (per balance) December 31 of previous year.....		962,748.57

INCOME

Net premium income	\$	587,678.80
Total investment income		47,273.07
Miscellaneous income		2,726.89
Total income	\$	637,678.76

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	226,135.60
Paid stockholders for interest or dividends.....		50,000.00
Other disbursements		331,364.60
Total disbursements	\$	607,500.20

ASSETS

Total admitted assets	\$	909,651.71
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LIABILITIES

Total amount of liabilities, except capital.....	\$	392,134.29
Capital, \$250,000.00; surplus, \$267,517.42.....		517,517.42
Total liabilities	\$	909,651.71

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity		
Surety		
Plate Glass	\$ 6,969.68	\$ 1,840.69
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 6,969.68	\$ 1,840.69

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED, OF LONDON, ENGLAND

United States Office, 131 South LaSalle Street, Chicago, Ill.

General Manager for United States, F. W. LAWSON.

CAPITAL STOCK

Amount of deposit capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	4,312,035.19

INCOME

Net premium income	\$ 4,599,564.39
Total investment income	145,047.71
Miscellaneous income	196,977.44
Total income	\$ 4,941,589.54

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,939,922.51
Paid stockholders for interest or dividends, remitted home office	12,058.91
Other disbursements	2,121,727.87
Total disbursements	\$ 4,073,709.29

ASSETS

Total admitted assets	\$ 4,934,150.95
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 4,027,115.21
Capital, \$500,000.00; surplus, \$107,035.74.....	907,035.74
Total liabilities	\$ 4,934,150.95

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 13,065.61	\$ 6,322.99
Health	1,223.77	338.19
Liability	147,961.21	115,115.70
Fidelity		
Surety		
Plate Glass		
Steam Boiler	10,549.07	594.19
Burglary and Theft	2,183.65	230.25
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	4,525.97	393.30
Workmen's Collective	30,359.18	22,052.62
Live Stock		
Totals	\$ 200,868.46	\$ 145,047.24

THE LONDON & LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

United States Branch Office, 57 and 59 William Street, New York, N. Y.

United States Manager, A. G. McILWAINE, JR.

CAPITAL STOCK

Amount of capital paid up in cash	\$ 517,340.00
Ledger assets (per balance) December 31 of previous year.....	917,490.82

INCOME

Net premium income	\$ 1,353,574.88
Total investment income	32,427.40
Miscellaneous income	80.49
Total income	\$ 1,386,082.77

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 391,224.31
Paid stockholders for interest or dividends.....	
Other disbursements	554,459.49
Total disbursements	\$ 945,683.80

ASSETS

Total admitted assets	\$ 1,272,759.59
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 998,383.28
Capital, \$.....; surplus, \$274,376.31.....	274,376.31
Total liabilities	\$ 1,272,759.59

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 372.91	\$ 160.06
Health	260.90	
Liability	3,573.37	418.19
Fidelity	680.26	21.80
Surety		
Plate Glass	588.73	47.35
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	16.15	11.00
Workmen's Collective	2,386.80	636.36
Live Stock		
Totals	\$ 7,879.12	\$ 1,294.70

LOYAL PROTECTIVE INSURANCE COMPANY, OF BOSTON, MASS.

581 Boylston Street, Boston, Mass.

President, S. AUGUSTUS ALLEN.

Secretary, FRANCIS R. PARKS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance) December 31 of previous year.....	432,309.75

INCOME

Net premium income	\$ 572,352.82
Total investment income	16,046.31
Miscellaneous income	63,660.68
Total income	\$ 652,059.81

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 335,406.52
Paid stockholders for interest or dividends.....	10,000.00
Other disbursements	264,721.49
Total disbursements	\$ 610,128.01

ASSETS

Total admitted assets	\$ 469,063.09
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 228,225.77
Capital, \$100,000.00; surplus, \$140,837.32.....	240,837.32
Total liabilities	\$ 469,063.09

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health	\$ 5,557.24	\$ 2,655.29
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 5,557.24	\$ 2,655.29

MARYLAND CASUALTY INSURANCE COMPANY, OF BALTIMORE, MD.

Baltimore, Md.

President, JOHN T. STONE.

Secretary, JAMES F. MITCHELL.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	6,764,412.71

INCOME

Net premium income	\$ 6,114,737.81
Total investment income	297,977.12
Miscellaneous income	70,545.48
Total income	\$ 6,483,260.41

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,780,138.59
Paid stockholders for interest or dividends.....	200,000.00
Other disbursements	3,138,423.57
Total disbursements	\$ 6,118,562.16

ASSETS

Total admitted assets	\$ 6,674,262.19
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 4,782,315.93
Capital, \$1,000,000.00; surplus, \$891,946.26.....	1,891,946.26
Total liabilities	\$ 6,674,262.19

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 762.03	\$ 96.78
Health	244.72	74.56
Liability	11,145.05	15,472.55
Fidelity	4,510.76	60.67
Surety	5,925.56	20,618.16
Plate Glass	2,498.93	900.10
Steam Boiler	249.61	.....
Burglary and Theft	1,206.52	39.15
Credit .....	.....	.....
Sprinkler	773.82	122.75
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	81.02	.....
Workmen's Collective .....	.....	.....
Live Stock	421.18	.....
Totals	\$ 28,119.20	\$ 37,263.38

THE MASONIC PROTECTIVE ASSOCIATION, OF WORCESTER, MASS.

18 Franklin Street, Worcester, Mass.

President, FRANCIS A. HARRINGTON.

Secretary, FRANK C. HARRINGTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance) December 31 of previous year.....	434,251.13

INCOME

Net premium income	\$ 490,340.81
Total investment income	17,582.87
Miscellaneous income	105,238.00
Total income	\$ 613,161.68

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 257,130.43
Paid stockholders for interest or dividends.....	10,000.00
Other disbursements	262,328.32
Total disbursements	\$ 529,458.75

ASSETS

Total admitted assets	\$ 511,242.52
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 205,397.27
Capital, \$100,000.00; surplus, \$205,845.25.....	305,845.25
Total liabilities	\$ 511,242.52

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 2,773.49	\$ 3,891.14
Health		
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 2,773.49	\$ 3,891.14

MASSACHUSETTS BONDING AND INSURANCE COMPANY, OF BOSTON, MASS.

77 to 85 State Street, Boston, Mass.

President, T. J. FALVEY.

Secretary, JOHN T. BURNETT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	3,635,621.13

INCOME

Net premium income.....	\$ 4,350,248.47
Total investment income.....	98,919.48
Miscellaneous income	597,507.85
Total income	\$ 5,046,675.80

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,838,088.58
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	2,657,035.01
Total disbursements	\$ 4,615,123.64

ASSETS

Total admitted assets.....	\$ 4,641,311.31
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,403,802.93
Capital, \$2,000,000.00; surplus, \$237,508.38.....	2,237,508.38
Total liabilities	\$ 4,641,311.31

COLORADO BUSINESS DURING THE YEAR

	(Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health.....	\$ 15,440.46	\$ 9,444.08
Liability	166.82	.....
Fidelity	3,334.16	109.41
Surety	6,828.63	960.43
Plate Glass	1,034.45	337.00
Steam Boiler .....	.....	.....
Burglary and Theft.....	353.99	25.00
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	5.00	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals	\$ 27,163.51	\$ 8,955.06

METROPOLITAN CASUALTY INSURANCE COMPANY, OF NEW YORK, N. Y.

47 Cedar Street, New York, N. Y.

President, EUGENE H. WINSLOW.

Secretary, S. WM. BURTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	947,647.47

INCOME

Net premium income.....	\$ 697,286.15
Total investment income.....	32,808.33
Miscellaneous income	23.91
Total income	\$ 730,118.39

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 275,597.98
Paid stockholders for interest or dividends.....	28,000.00
Other disbursements	380,636.63
Total disbursements	\$ 684,234.61

ASSETS

Total admitted assets.....	\$ 968,696.31
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 457,977.05
Capital, \$200,000.00; surplus, \$310,719.29.....	510,719.29
Total liabilities	\$ 968,696.34

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 3,460.25	\$ 512.17
Health	203.70	15.00
Liability		
Fidelity		
Surety		
Plate Glass	3,186.26	2,095.11
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 6,850.21	\$ 2,622.28

MIDLAND CASUALTY COMPANY, OF CHICAGO, ILL.

903 Insurance Exchange Building, Chicago, Ill.

President, F. S. CABLE.

Secretary, E. J. JOHNSON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	500,000.00
Ledger assets (per balance) December 31 of previous year.....		328,634.98

INCOME

Net premium income.....	\$	142,764.31
Total investment income.....		15,198.30
Miscellaneous income		25,603.70
Total income	\$	183,566.31

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	80,503.10
Paid stockholders for interest or dividends.....		
Other disbursements		130,125.39
Total disbursements	\$	210,628.49

ASSETS

Total admitted assets.....	\$	200,463.48
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LIABILITIES

Total amount of liabilities, except capital.....	\$	64,844.76
Capital, \$200,000.00; surplus, \$25,618.72.....		225,618.72
Total liabilities	\$	290,463.48

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 3,412.90	\$ 1,217.21
Health	1,748.79	866.16
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 5,161.69	\$ 2,083.37

NATIONAL CASUALTY INSURANCE COMPANY, OF DETROIT, MICH.

122 Majestic Building, Detroit, Mich.

President, W. G. CURTIS.

Secretary, E. A. GRANT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	340,086.19

INCOME

Net premium income	\$ 711,108.20
Total investment income	16,693.07
Miscellaneous income	54,812.00
Total income	\$ 782,613.27

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 293,839.53
Paid stockholders for interest or dividends.....	16,000.00
Other disbursements	465,002.40
Total disbursements	\$ 774,841.93

ASSETS

Total admitted assets	\$ 352,629.89
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 54,722.00
Capital, \$200,000.00; surplus, \$97,907.89.....	207,907.89
Total liabilities	\$ 352,629.89

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health.....	\$ 12,692.00	\$ 4,090.34
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 12,692.00	\$ 4,090.34

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, OF CHICAGO, ILL.

29 South La Salle Street, Chicago, Ill.

President, A. M. JOHNSON.

Secretary, ROBERT D. LAY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	11,527,144.10

INCOME

Net premium income	\$ 668,973.59
Total investment income .....	.....
Miscellaneous income	113,897.00
<hr/>	
Total income	\$ 781,870.59

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 257,742.87
Paid stockholders for interest or dividends.....	.....
Other disbursements	490,303.60
<hr/>	
Total disbursements	\$ 757,046.47

ASSETS

Total admitted assets	\$ 12,690,285.21
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 11,979,260.64
Capital, \$500,000.00; surplus, \$211,024.57.....	711,024.57
<hr/>	
Total liabilities	\$ 12,690,285.21

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health	\$ 4,516.70	\$ 994.16
Liability
Fidelity
Surety
Plate Glass
Steam Boiler
Burglary and Theft
Credit
Sprinkler
Title
Fly Wheel
Automobile and Teams Property Damage.....
Workmen's Collective
Live Stock
<hr/>		
Totals	\$ 4,516.70	\$ 994.16

NATIONAL SURETY COMPANY, OF NEW YORK, N. Y.

115 Broadway, New York, N. Y.

President, WM. B. JOYCE.

Secretary, HUBERT J. HEWITT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	7,997,652.78

INCOME

Net premium income	\$ 3,489,921.28
Total investment income	282,144.92
Miscellaneous income	38,836.46
Total income	\$ 3,810,902.66

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,482,664.96
Paid stockholders for interest or dividends.....	240,138.00
Other disbursements	2,067,059.66
Total disbursements	\$ 3,789,862.62

ASSETS

Total admitted assets	\$ 7,411,250.05
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,534,719.71
Capital, \$2,000,000.00; surplus, \$1,876,530.31.....	3,876,530.31
Total liabilities	\$ 7,411,250.05

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity	\$ 37,626.90	\$ 10,886.41
Surety	28,604.57	23,682.91
Plate Glass		
Steam Boiler		
Burglary and Theft	2,917.58	202.91
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 69,149.05	\$ 31,772.26

NEW AMSTERDAM CASUALTY COMPANY, OF NEW YORK, N. Y.

59 John Street, New York, N. Y.

President, J. ARTHUR NELSON.

Secretary, GEO. E. TAYLOR.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	1,337,448.02

INCOME

Net premium income	\$ 1,358,364.57
Total investment income	57,001.50
Miscellaneous income	244,361.99
Total income	\$ 1,659,728.06

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 548,479.27
Paid stockholders for interest or dividends.....	40,375.00
Other disbursements	649,438.83
Total disbursements	\$ 1,238,293.10

ASSETS

Total admitted assets.....	\$ 1,653,783.61
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,063,774.53
Capital, \$500,000.00; surplus, \$90,009.08.....	590,009.08
Total liabilities	\$ 1,653,783.61

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 61.50	.....
Health	17.50	.....
Liability	125.50	.....
Fidelity	32.50	.....
Surety .....	.....	.....
Plate Glass	403.25	.....
Steam Boiler .....	.....	.....
Burglary and Theft	50.40	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	30.50	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals	\$ 721.15	.....

NEW ENGLAND CASUALTY COMPANY, OF BOSTON, MASS.

4 Liberty Square, Boston, Mass.

President, CORWIN McDOWELL.

Secretary, ALLEN FORBES.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	2,566,519.01

INCOME

Net premium income	\$ 1,780,430.62
Total investment income	80,535.18
Miscellaneous income	7,277.63
Total income	\$ 1,868,243.43

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 949,696.31
Paid stockholders for interest or dividends.....	
Other disbursements	1,012,155.85
Total disbursements	\$ 1,961,852.16

ASSETS

Total admitted assets	\$ 2,218,508.87
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,111,482.52
Capital, \$1,000,000.00; surplus, \$107,026.35.....	1,107,026.35
Total liabilities	\$ 2,218,508.87

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 1,159.58	\$ 5,379.75
Health	709.65	170.46
Liability	358.03	50.00
Fidelity	527.32	
Surety	622.25	40.92
Plate Glass	504.60	257.01
Steam Boiler		
Burglary and Theft	664.28	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	103.87	
Workmen's Collective		
Live Stock		
Totals	\$ 4,649.58	\$ 5,898.11

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, OF NEWARK, N. J.

271 Market Street, Newark, New Jersey.

President, SAM'L C. HOAGLAND.

Secretary, HARRY C. HEDDEN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets (per balance) December 31 of previous year.....		815,470.53

INCOME

Net premium income	\$	475,681.14
Total investment income		33,309.51
Miscellaneous income		60.00
Total income	\$	509,053.95

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	199,065.10
Paid stockholders for interest or dividends.....		18,000.00
Other disbursements		257,704.53
Total disbursements	\$	474,769.93

ASSETS

Total admitted assets	\$	848,525.01
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LIABILITIES

Total amount of liabilities, except capital.....	\$	343,579.17
Capital, \$300,000.00; surplus, \$204,945.84.....		504,945.84
Total liabilities	\$	848,525.01

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident
Health
Liability
Fidelity
Surety
Plate Glass	\$ 18,939.17	\$ 7,674.46
Steam Boiler
Burglary and Theft	2,909.47	1,177.35
Credit
Sprinkler
Title
Fly Wheel
Automobile and Teams Property Damage.....
Workmen's Collective
Live Stock
Totals	\$ 21,848.64	\$ 8,851.81

NEW YORK PLATE GLASS INSURANCE COMPANY, OF NEW YORK, N. Y.

Maiden Lane and William Streets, New York, N. Y.

President, MAJOR A. WHITE.

Secretary, J. CARROLL FRENCH.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,052,450.56

INCOME

Net premium income	\$ 589,029.68
Total investment income	40,983.47
Miscellaneous income	202.97
Total income	\$ 630,215.52

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 238,987.21
Paid stockholders for interest or dividends.....	38,000.00
Other disbursements	307,353.23
Total disbursements	\$ 584,340.44

ASSETS

Total admitted assets	\$ 986,744.27
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 394,644.67
Capital, \$200,000.00; surplus, \$392,099.60.....	592,099.60
Total liabilities	\$ 986,744.27

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident
Health
Liability
Fidelity
Surety
Plate Glass	\$ 11,290.99	\$ 3,588.04
Steam Boiler
Burglary and Theft.....
Credit
Sprinkler
Title
Fly Wheel
Automobile and Teams Property Damage.....
Workmen's Collective
Live Stock
Totals	\$ 11,290.99	\$ 3,588.04

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, OF CHICAGO, ILL.

209 South La Salle Street, Chicago, Ill.

President, E. C. WALLER.

Secretary, A. E. FORREST.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	703,280.26

INCOME

Net premium income	\$ 1,110,311.84
Total investment income	33,280.82
Miscellaneous income	118,085.00
Total income	\$ 1,261,677.66

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 471,748.83
Paid stockholders for interest or dividends.....	40,000.00
Other disbursements	734,701.27
Total disbursements	\$ 1,246,450.10

ASSETS

Total admitted assets	\$ 745,947.82
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 325,521.01
Capital, \$200,000.00; surplus, \$220,426.81.....	420,426.81
Total liabilities	\$ 745,947.82

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 26,672.78	\$ 12,650.99
Health		
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 26,672.78	\$ 12,650.99

**OCCIDENTAL LIFE INSURANCE COMPANY,
OF ALBUQUERQUE, N. M.
CASUALTY DEPARTMENT**

Second Street and Copper Avenue, Albuquerque, N. M.

President. M. W. FLOURNOY.

Secretary. GEORGE ROSLINGTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	140,000.00
Ledger assets (per balance) December 31 of previous year.....		25,981.52

INCOME

Net premium income	\$	35,089.84
Total investment income		1,997.44
Miscellaneous income		8,923.83
Total income	\$	46,011.11

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	17,828.43
Paid stockholders for interest or dividends.....		.....
Other disbursements		17,926.00
Total disbursements	\$	35,754.43

ASSETS

Total admitted assets	\$	36,427.59
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LIABILITIES

Total amount of liabilities, except capital.....	\$	8,723.86
Capital, \$.....; surplus, \$27,703.73.....		27,703.73
Total liabilities	\$	36,427.59

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 2,049.52	\$ 388.00
Health		
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 2,049.52	\$ 388.00

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED, OF LONDON, ENGLAND

United States Office, 59 John Street, New York, N. Y.

United States Manager, WILLIAM J. GARDNER.

CAPITAL STOCK

Amount of deposit capital.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	5,286,027.76

INCOME

Net premium income.....	\$ 4,563,067.86
Total investment income.....	178,844.88
Miscellaneous income	7,816.84
Total income	\$ 4,749,729.58

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,890,927.08
Paid stockholders for interest or dividends.....	.....
Other disbursements	2,209,921.08
Total disbursements	\$ 4,100,848.16

ASSETS

Total admitted assets.....	\$ 5,576,477.41
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 4,271,423.67
Capital, \$.....; surplus, \$1,305,053.74.....	1,305,053.74
Total liabilities	\$ 5,576,477.41

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 15,386.41	\$ 13,106.20
Health	1,628.36	269.27
Liability	18,452.88	9,626.35
Fidelity	59.50	.....
Surety .....	.....	.....
Plate Glass	1,077.81	186.95
Steam Boiler	68.00	.....
Burglary and Theft.....	1,787.13	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	666.77	109.40
Workmen's Collective	1,347.76	1,094.54
Live Stock .....	.....	.....
Totals	\$ 70,474.62	\$ 24,392.71

PACIFIC COAST CASUALTY COMPANY, OF SAN FRANCISCO, CAL.

420 Merchants Exchange Building, San Francisco, Cal.

President, THOS. L. MILLER.

Secretary, ALLEN I. KITTLE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00
Ledger assets (per balance) December 31 of previous year.....	786,201.49

INCOME

Net premium income.....	\$ 390,794.93
Total investment income.....	25,245.76
Miscellaneous income	12,066.49
Total income	\$ 428,107.18

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 170,880.00
Paid stockholders for interest or dividends.....	
Other disbursements	284,209.78
Total disbursements	\$ 455,089.78

ASSETS

Total admitted assets.....	\$ 689,087.15
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 321,872.17
Capital, \$300,000.00; surplus, \$67,214.98.....	367,214.98
Total liabilities	\$ 689,087.15

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health.....	\$ 780.38	\$ 317.65
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....	—22.25	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 758.13	\$ 317.65

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, OF LOS ANGELES, CAL.

CASUALTY DEPARTMENT

Sixth and South Olive Streets, Los Angeles, Cal.

President, GEO. I. COCHRAN.

Secretary, C. I. D. MOORE.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	2,173,871.31

INCOME

Net premium income.....	\$ 1,816,336.77
Total investment income.....	118,579.07
Miscellaneous income	49,210.00
Total income	\$ 1,984,125.84

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 849,922.32
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements	1,024,242.22
Total disbursements	\$ 1,994,164.54

ASSETS

Total admitted assets, life and accident.....	\$ 32,604,612.25
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LIABILITIES

Total amount of liabilities, except capital, life and accident	\$ 30,588,096.45
Capital, \$1,000,000.00; surplus, \$1,016,515.80.....	2,016,515.80
Total liabilities, life and accident.....	\$ 32,604,612.25

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 52,175.91	\$ 19,089.66
Health	11,165.23	3,577.04
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 63,341.14	\$ 22,666.70

PREFERRED ACCIDENT INSURANCE COMPANY, OF NEW YORK, N. Y.

80 Maiden Lane, New York, N. Y.

President, KIMBALL C. ATWOOD.

Secretary, WILFRID C. POTTER.

CAPITAL STOCK

Amount of capital paid up in cash	\$ 700,000.00
Ledger assets (per balance) December 31 of previous year.....	3,221,148.37

INCOME

Net premium income	\$ 1,997,009.54
Total investment income	120,176.05
Miscellaneous income	270.24
Total income	\$ 2,117,455.83

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 704,346.24
Paid stockholders for interest or dividends.....	168,000.00
Other disbursements	965,511.13
Total disbursements	\$ 1,837,857.37

ASSETS

Total admitted assets.....	\$ 3,315,202.72
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,615,202.72
Capital, \$700,000.00; surplus, \$1,000,000.00.....	1,700,000.00
Total liabilities	\$ 3,315,202.72

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 10,017.90	\$ 1,537.50
Health	1,410.46	1,763.43
Liability	901.48	155.00
Fidelity		
Surety		
Plate Glass	23.37	
Steam Boiler		
Burglary and Theft.....	140.85	779.10
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	108.37	
Workmen's Collective		
Live Stock		
Totals	\$ 12,577.43	\$ 4,235.03

RELIANCE LIFE INSURANCE COMPANY, OF PITTSBURGH, PA.

Fifth Avenue and Wood Street, Pittsburgh, Pa.

President, JAMES H. REED.

Secretary, H. G. SCOTT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,143,402.85

INCOME

Net premium income	\$ 91,055.94
Total investment income	
Miscellaneous income from life department.....	1,784,091.54
Total income	\$ 1,875,147.48

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 32,092.05
Paid stockholders for interest or dividends.....	
Other disbursements and from life department.....	1,288,204.00
Total disbursements	\$ 1,320,296.05

ASSETS

Total admitted assets	\$ 4,832,008.49
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,552,155.19
Capital, \$1,000,000.00; surplus, \$279,853.30.....	1,279,853.30
Total liabilities	\$ 4,832,008.49

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 3,133.92	\$ 1,131.02
Health	870.86	77.68
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 4,004.78	\$ 1,208.70

ROYAL INDEMNITY COMPANY, OF NEW YORK, N. Y.

84 William Street, New York, N. Y.

President, EDWARD F. BEDDALL. Secretary, WILLIAM MACKINTOSH.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	3,631,823.97

INCOME

Net premium income	\$ 3,618,542.57
Total investment income	110,468.59
Miscellaneous income	8,511.50
Total income	\$ 3,737,522.66

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,316,687.75
Paid stockholders for interest or dividends.....	
Other disbursements	1,719,692.49
Total disbursements	\$ 3,036,380.24

ASSETS

Total admitted assets	\$ 4,233,166.82
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,949,554.70
Capital, \$1,000,000.00; surplus, \$283,612.12.....	1,283,612.12
Total liabilities	\$ 4,233,166.82

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 1,332.85	\$ 160.36
Health	200.98	17.86
Liability	2,795.23	4.50
Fidelity	167.23	
Surety	154.45	
Plate Glass	825.11	
Steam Boiler	7.50	
Burglary and Theft	1,061.27	429.65
Credit		
Sprinkler		
Title		
Fly Wheel	61.70	
Automobile and Teams Property Damage.....	305.30	
Workmen's Collective		
Live Stock		
Totals	\$ 6,911.62	\$ 622.37

SOUTHERN SURETY COMPANY, OF OKLAHOMA

New National Bank Building, St. Louis, Mo.

President, C. S. COBB.

Secretary, E. G. DAVIS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 600,000.00
Ledger assets (per balance) December 31 of previous year.....	1,148,972.44

INCOME

Net premium income	\$ 1,316,308.51
Total investment income	49,360.01
Miscellaneous income	136,166.31
Total income	\$ 1,501,834.86

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 470,026.80
Paid stockholders for interest or dividends.....	
Other disbursements	683,253.39
Total disbursements	\$ 1,153,280.19

ASSETS

Total admitted assets	\$ 1,356,997.62
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 641,977.49
Capital, \$600,000.00; surplus, \$115,020.13.....	715,020.13
Total liabilities	\$ 1,356,997.62

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 1,283.28	\$ 330.88
Health		
Liability		
Fidelity		
Surety		
Plate Glass	494.70	
Steam Boiler	234.99	
Burglary and Theft	3,112.68	
Credit	91.25	
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 5,216.90	\$ 330.88

SOUTHWESTERN SURETY INSURANCE COMPANY, OF DENISON, OKLA.

Postoffice Address, Colbert, Okla.

President, W. B. MUNSON.

Secretary, J. S. ARMSTRONG.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 542,525.00
Ledger assets (per balance) December 31 of previous year.....	1,382,343.67

INCOME

Net premium income	\$ 1,320,618.35
Total investment income	58,778.33
Miscellaneous income	5,736.35
Total income	\$ 1,385,133.03

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 721,149.71
Paid stockholders for interest or dividends.....	.....
Other disbursements	527,746.92
Total disbursements	\$ 1,248,896.63

ASSETS

Total admitted assets	\$ 1,362,846.70
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 908,957.90
Capital, \$153,888.80; surplus, \$.....	453,888.80
Total liabilities	\$ 1,362,846.70

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 291.07	\$ 3.65
Health	16.42	.....
Liability	6,621.85	1,008.10
Fidelity .....	.....	.....
Surety	2,004.34	25.00
Plate Glass	738.46	3,375.52
Steam Boiler	171.62	.....
Burglary and Theft .....	.....	.....
Credit	191.17	240.00
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective	1,453.14	137.56
Live Stock	208.27	855.06
Totals	\$ 11,696.31	\$ 5,611.89

THE STANDARD ACCIDENT INSURANCE COMPANY, OF DETROIT, MICH.

Penobscot Building, Detroit, Mich.

President, LEM W. BOWEN.

Secretary, J. S. HEATON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	5,001,234.93

INCOME

Net premium income	\$ 3,165,947.81
Total investment income	205,107.66
Miscellaneous income	
Total income	\$ 3,371,055.47

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 1,279,518.12
Paid stockholders for interest or dividends.....	572,560.00
Other disbursements	1,583,906.66
Total disbursements	\$ 3,435,924.78

ASSETS

Total admitted assets	\$ 4,930,330.21
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,832,165.25
Capital, \$1,000,000.00; surplus, \$1,058,164.96.....	2,098,164.96
Total liabilities	\$ 4,930,330.21

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 11,854.42	\$ 14,850.93
Health	1,298.42	131.79
Liability	75.74	
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 13,228.58	\$ 14,982.72

THE TRAVELERS INDEMNITY COMPANY, OF HARTFORD, CONN.

700 Main Street, Hartford, Conn.

President, SYLVESTER C. DUNHAM.

Secretary, JAMES H. COBURN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	2,417,539.72

INCOME

Net premium income	\$ 1,062,835.15
Total investment income	109,169.54
Miscellaneous income	474.33
Total income	\$ 1,172,479.02

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 304,598.59
Paid stockholders for interest or dividends.....	80,000.00
Other disbursements	520,434.49
Total disbursements	\$ 905,033.08

ASSETS

Total admitted assets	\$ 2,608,390.31
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,037,908.28
Capital, \$1,000,000.00; surplus, \$570,482.03.....	1,570,482.03
Total liabilities	\$ 2,608,390.31

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 256.82	
Health		
Liability	26.66	
Fidelity		
Surety		
Plate Glass		
Steam Boiler	382.50	
Burglary and Theft		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	2,060.37	\$ 70.90
Workmen's Collective		
Live Stock		
Totals	\$ 2,726.05	\$ 70.90

THE TRAVELERS INSURANCE COMPANY, OF HARTFORD, CONN.

700 Main Street, Hartford, Conn.

President, SYLVESTER C. DUNHAM. Secretary, JAMES L. HOWARD.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 5,000,000.00
Ledger assets (per balance) December 31 of previous year.....	18,818,396.46

INCOME

Net premium income	\$ 15,423,188.07
Total investment income	778,595.98
Miscellaneous income	2,406.67
Total income	\$ 16,204,190.72

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 6,410,316.65
Paid stockholders for interest or dividends.....	520,000.00
Other disbursements	7,223,910.27
Total disbursements	\$ 14,154,226.92

ASSETS

Total admitted assets	\$ 20,600,389.90
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 13,228,597.21
Capital, \$5,000,000.00; surplus, \$2,371,792.69.....	7,371,792.69
Total liabilities	\$ 20,600,389.90

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 78,093.92	\$ 37,847.19
Health	3,543.16	1,581.92
Liability	21,560.47	3,688.50
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective	20.03	111.74
Live Stock		
Totals	\$ 103,217.58	\$ 43,229.35

UNION HEALTH AND ACCIDENT COMPANY, OF DENVER, COLO.

202-205 Central Savings Bank Building, Denver, Colo.

President, F. S. MOORE.

Secretary, J. S. McCLEERY.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		153,968.11

INCOME

Net premium income	\$	53,547.72
Total investment income		7,917.60
Miscellaneous income		18,901.00
Total income	\$	80,366.32

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$	25,904.25
Paid stockholders for interest or dividends.....		6,000.00
Other disbursements		48,528.08
Total disbursements	\$	80,432.33

ASSETS

Total admitted assets	\$	154,174.49
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LIABILITIES

Total amount of liabilities, except capital.....	\$	11,235.70
Capital, \$100,000.00; surplus, \$42,938.79.....		142,938.79
Total liabilities	\$	154,174.49

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health	\$ 16,935.81	\$ 6,149.45
Liability		
Fidelity		
Surety		
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 16,935.81	\$ 6,149.45

UNITED STATES CASUALTY COMPANY, OF NEW YORK, N. Y.

80 Maiden Lane, New York City, N. Y.

President, EDSÓN S. LOTT.

Secretary, D. G. LUCKETT.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	2,969,507.55

INCOME

Net premium income.....	\$ 2,182,154.26
Total investment income.....	116,901.09
Miscellaneous income	7,353.77
Total income	\$ 2,306,409.12

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 941,323.15
Paid stockholders for interest or dividends.....	49,950.00
Other disbursements	1,040,070.66
Total disbursements	\$ 2,031,343.81

ASSETS

Total admitted assets.....	\$ 2,951,302.19
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,701,302.19
Capital, \$500,000.00; surplus, \$750,000.00.....	1,250,000.00
Total liabilities	\$ 2,951,302.19

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 13,346.92	\$ 3,529.61
Health	3,805.87	1,827.78
Liability	4,616.41	2,971.00
Fidelity		
Surety		
Plate Glass	58.35	14.82
Steam Boiler	462.50	
Burglary and Theft.....	746.26	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	644.98	36.10
Workmen's Collective		
Live Stock		
Totals	\$ 23,681.29	\$ 8,379.31

UNITED STATES FIDELITY AND GUARANTY COMPANY, OF BALTIMORE, MD.

United States Fidelity and Guaranty Building, Baltimore, Md.

President, JOHN R. BLAND. Secretary and Treasurer, GEO. R. CALLIS.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	\$ 225,586.80

INCOME

Net premium income.....	\$ 7,128,565.82
Total investment income.....	305,792.82
Miscellaneous income	13,099.21
Total income	\$ 7,447,457.85

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 2,816,659.07
Paid stockholders for interest or dividends.....	200,000.00
Other disbursements	3,490,366.48
Total disbursements	\$ 6,507,025.55

ASSETS

Total admitted assets.....	\$ 8,454,686.80
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 5,598,005.49
Capital, \$2,000,000.00; surplus, \$856,681.31.....	2,856,681.31
Total liabilities	\$ 8,454,686.80

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 4,490.61	\$ 1,135.70
Health	500.37	210.72
Liability	12,117.26	1,393.87
Fidelity	16,600.46	1,649.19
Surety	22,027.85	1,966.75
Plate Glass	2,571.79	1,000.13
Steam Boiler		
Burglary and Theft.....	7,128.96	2,382.71
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	1,292.30	269.28
Workmen's Collective	165.66	198.00
Live Stock		
Totals	\$ 66,895.26	\$ 6,907.97

UNITED STATES GUARANTEE COMPANY, OF NEW YORK, N. Y.

111 Broadway, New York, N. Y.

President, DANIEL J. TOMPKINS.

Assistant Secretary, WARD E. FLAXINGTON.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	883,296.86

INCOME

Net premium income.....	\$ 195,878.23
Total investment income.....	33,953.98
Miscellaneous income	2,003.74
Total income	\$ 231,835.95

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 34,011.60
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements	118,895.36
Total disbursements	\$ 172,906.96

ASSETS

Total admitted assets.....	\$ 921,209.72
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 148,592.43
Capital, \$250,000.00; surplus, \$522,617.29.....	772,617.29
Total liabilities	\$ 921,209.72

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident		
Health		
Liability		
Fidelity	\$ 2,725.40	\$ 402.14
Surety	50.00	
Plate Glass		
Steam Boiler		
Burglary and Theft.....		
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....		
Workmen's Collective		
Live Stock		
Totals	\$ 2,775.40	\$ 402.14

WESTERN INDEMNITY COMPANY, OF DALLAS, TEXAS

1106-29 Commonwealth Block, Dallas, Texas.

President, THOS. B. LOVE.

Secretary, H. M. BRYAN.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00
Ledger assets (per balance) December 31 of previous year.....	740,548.57

INCOME

Net premium income	\$ 317,629.11
Total investment income	46,706.83
Miscellaneous income	47,542.24
Total income	\$ 411,878.18

DISBURSEMENTS

Net amount paid policy-holders for losses.....	\$ 187,156.18
Paid stockholders for interest or dividends.....	
Other disbursements	199,237.87
Total disbursements	\$ 386,394.05

ASSETS

Total admitted assets	\$ 730,853.76
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LIABILITIES

Total amount of liabilities, except capital.....	\$ 280,569.10
Capital, \$400,000.00; surplus, \$50,284.66.....	450,284.66
Total liabilities	\$ 730,853.76

COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident	\$ 1,111.30	\$ 323.89
Health	219.42	200.00
Liability	237.25	
Fidelity		
Surety		
Plate Glass	310.04	111.72
Steam Boiler		
Burglary and Theft	50.00	
Credit		
Sprinkler		
Title		
Fly Wheel		
Automobile and Teams Property Damage.....	29.83	
Workmen's Collective		
Live Stock		
Totals	\$ 1,957.84	\$ 665.61

STATISTICAL TABLES

FIDELITY, CASUALTY AND ACCIDENT

COLORADO BUSINESS—FIDELITY, CASUALTY AND ACCIDENT COMPANIES—FOR THE YEAR 1914.

COMPANY	Premiums Received	Losses Paid
Aetna Accident & Liability Co., Hartford, Conn.....\$	4,725.97	\$ 1,019.37
Aetna Life Ins. Co. (Casualty Dept.), Hartford, Conn.	23,692.73	8,644.70
American Automobile Insurance Co., St. Louis, Mo...	12,465.40	2,040.97
American Bankers Ins. Co. (Casualty Dept.), Chicago, Ill.	1,370.91	655.45
American Casualty Company, Tacoma, Wash.....	5,173.09	3,918.99
American Credit Indemnity Co., New York, N. Y....	13,457.50	4,110.92
American Fidelity Co., Montpelier, Vt.....	1,793.26	1,043.75
American Surety Co., New York, N. Y.....	31,992.78	17,829.48
Bankers Accident, Des Moines, Ia.....	3,526.73	518.25
Bankers International Life Assurance Co. (Accident Dept.), Denver, Colo.....	21,420.87	6,639.79
Casualty Company of America, New York, N. Y....	5,480.63	3,057.37
Columbian National Life Ins. Co. (Casualty Dept.), Boston, Mass.	3,703.98	1,258.25
Continental Casualty Co., Hammond, Ind.....	90,493.76	30,061.77
Equitable Surety Company, St. Louis, Mo.....	3,941.16	.....
European Accident Ins. Co., Ltd., London, England.	9,080.84	4,352.20
Federal Casualty Co., Detroit, Mich.....	7,973.80	3,071.94
Fidelity & Casualty Company, New York, N. Y....	46,426.12	13,390.63
Fidelity & Deposit Co., Baltimore, Md.....	51,577.63	9,403.64
Frankfort General Insurance Co., Germany.....	11,180.25	3,531.21
General Accident, Fire and Life Assurance Corpora- tion, Ltd., Scotland.....	24,603.27	23,806.45
Globe Indemnity Co., New York, N. Y.....	27,172.93	8,610.36
Great Eastern Casualty Co., New York, N. Y.....	19,920.83	2,962.91
Great Western Accident Co., Des Moines, Ia.....	7,653.77	3,990.12
Guardian Casualty & Guaranty Co., Salt Lake City, Utah	1,973.91	2,016.48
Hartford Accident & Indemnity Co., Hartford, Conn.	436.76	.....
Hartford Steam Boiler Insp. & Ins. Co.....	8,771.69	239.75
Illinois Surety Co., Chicago, Ill.....	1,789.20	59.26
Indiana & Ohio Live Stock Insurance Co., Craw- fordsville, Ind.....	1,465.80	1,500.00
Kansas Casualty & Surety Co., Wichita, Kan.....	2,883.75	.....
Kansas City Casualty Co., Kansas City, Mo.....	9,759.59	4,472.75
Lloyds Plate Glass Ins. Co., New York, N. Y.....	6,969.68	1,840.69
London Guarantee & Accident Insurance Co., Lon- don, England	209,868.46	145,047.24
London & Lancashire Guarantee & Accident Co., Toronto, Canada.....	7,879.12	1,294.70
Loyal Protective Insurance Co., Boston, Mass.....	5,557.24	2,655.29
Maryland Casualty Co., Baltimore, Md.....	28,119.20	37,263.38

COLORADO BUSINESS — FIDELITY, CASUALTY AND ACCIDENT COMPANIES — FOR THE YEAR 1914— Concluded.

COMPANY	Premiums Received	Losses Paid
Masonic Protective Association, Worcester, Mass....	2,773.49	3,891.14
Massachusetts Bonding & Insurance Co., Boston, Mass.	27,163.51	8,955.06
Metropolitan Casualty Insurance Co., New York, N. Y.	6,850.21	2,622.28
Midland Casualty Co., Chicago, Ill.	5,161.69	2,083.87
National Casualty Ins. Co., Detroit, Mich.	12,692.00	4,090.34
National Life Ins. Co., U. S. A. (Casualty Dept.), Chicago, Ill.	4,516.70	994.16
National Surety Co., New York, N. Y.	69,149.05	34,772.26
New Amsterdam Casualty Co., New York, N. Y.	721.15	.....
New England Casualty Co., Boston, Mass.	4,649.58	5,898.14
New Jersey Fidelity & Plate Glass Ins. Co., Newark, N. J.	21,848.64	8,851.81
New York Plate Glass Ins. Co., New York, N. Y.	11,290.99	3,588.04
North American Accident Ins. Co., Chicago, Ill.	26,672.78	12,650.99
Occidental Life Insurance Co. (Casualty Dept.), Albuquerque, N. M.	2,049.52	388.00
Ocean Accident & Guarantee Corporation, Ltd., London, England	70,474.62	24,392.71
Pacific Coast Casualty Co., San Francisco, Cal.	758.13	347.65
Pacific Mutual Life Ins. Co. (Casualty Dept.), Los Angeles, Cal.	63,341.14	22,666.70
Preferred Accident Ins. Co., New York, N. Y.	12,577.43	4,235.03
Reliance Life Insurance Co. (Casualty Dept.), Pitts- burgh, Pa.	4,004.78	1,208.70
Royal Indemnity Co., New York, N. Y.	6,914.62	622.37
Southern Surety Co., Muskogee, Okla.	5,216.90	380.88
Southwestern Surety Ins. Co., Denison, Okla.	11,696.34	5,644.89
Standard Accident Ins. Co., Detroit, Mich.	13,228.58	14,982.72
Travelers Indemnity Co., Hartford, Conn.	2,726.05	70.90
Travelers Ins. Co. (Casualty Dept.), Hartford, Conn.	103,217.58	43,229.35
Union Health & Accident Co., Denver, Colo.	16,935.81	6,149.45
United States Casualty Co., New York, N. Y.	23,681.29	8,379.31
United States Fidelity & Guaranty Co., Baltimore, Md.	66,895.26	6,907.97
United States Guarantee Co., New York, N. Y.	2,775.40	402.14
Western Indemnity Co., Dallas, Texas.	1,957.84	665.61
Totals	\$1,316,243.74	\$ 579,880.03

FRATERNAL INSURANCE SOCIETIES 1914

ABSTRACTS COMPILED FROM THE ANNUAL
STATEMENTS OF THE FRATERNAL INSUR-
ANCE COMPANIES, LICENSED TO TRANSACT
BUSINESS IN THIS STATE, SHOWING THEIR
CONDITION ON DECEMBER 31, 1914.

THE SUPREME CAMP OF THE AMERICAN WOODMEN INSURANCE SOCIETY, OF DENVER, COLO.

31-32 Arapahoe Building, Denver, Colo.

President, C. M. WHITE.

Secretary, L. H. LIGHTNER.

Balance from previous year.....	\$	27,644.82
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INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$	59,591.16
Total investment income.....		1,232.62
Miscellaneous income		1,355.12
Total income	\$	62,179.20

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual Statement Blank).....	\$	22,778.35
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....		14,297.65
Other disbursements		6,434.41
Total disbursements	\$	43,510.41

ASSETS

Total admitted assets.....	\$	52,011.11
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LIABILITIES

Total unpaid claims.....	\$	1,312.45
Other liabilities		
Total liabilities	\$	1,312.45

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$29,991.36; Reserve, \$14,684.06; Disability, Included in Mortuary; Accident, Included in Mortuary; Expense, \$1,638.19;	\$	
Total, \$46,313.61.		

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	97	\$ 40,000.00
Benefit certificates written during the year.....	39	18,500.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	136	\$ 58,500.00
Deduct terminated, deceased or transferred during the year..	20	\$ 9,000.00
Total benefit certificates in force December 31, 1914.....	116	49,500.00
Benefit certificates terminated by death during the year.....	2	750.00
Benefit certificates terminated by lapse during the year.....	18	8,250.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by.....during the year..		
Benefit certificates decreased during the year.....		

BROTHERHOOD OF AMERICAN YEOMEN, OF DES MOINES, IOWA

Fifth and Park Streets, Des Moines, Ia.

President, WILLIAM KOCH.

Secretary, WILLIAM E. DAVY.

Balance from previous year.....\$ 2,644,005.83

INCOME

Total net amount received from members (see line 10,
page 2, Annual Statement Blank).....\$ 2,300,101.72
Total investment income.....
Miscellaneous income 484,157.84

Total income \$ 2,784,259.56

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State-
ment Blank)\$ 1,701,051.10
Salaries, fees and commissions paid officers, employes,
agents and deputies (see lines 9 to 18, inclusive,
page 3, Annual Statement Blank)..... 556,338.43
Other disbursements 191,226.44

Total disbursements \$ 2,448,615.97

ASSETS

Total admitted assets..... \$ 3,217,261.88

LIABILITIES

Total unpaid claims.....\$ 351,954.78
Other liabilities 34,776.50

Total liabilities \$ 386,731.28

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$102,314.87; Reserve, \$2,712,818.00; Disability, \$.....; Sickness and
Accident, \$.....; Expense, \$161,621.15; Auxiliary, \$2,895.40. Total, \$2,979,649.42.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last Statement	6,893	\$ 10,572,000.00
Benefit certificates written during the year.....	562	680,500.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	15,000.00
Totals	7,455	\$ 11,267,500.00
 Deduct terminated, deceased or transferred during the year..	636	\$ 885,500.00
Total benefit certificates in force December 31, 1914.....	6,819	10,382,000.00
Benefit certificates terminated by death during the year.....	56	89,500.00
Benefit certificates terminated by lapse during the year.....	580	784,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	12,000.00

CATHOLIC KNIGHTS AND LADIES OF AMERICA, OF CHICAGO, ILL.

1312, 155 North Clark Street, Chicago, Ill.

President, C. H. MARR.

Secretary, HENRY F. HAYES.

Balance from previous year.....\$ 35,415.56

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 192,328.31
Total investment income.....	1,225.70
Miscellaneous income	267.07
Total income	\$ 193,821.08

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 156,031.74
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	8,574.71
Other disbursements	12,691.68
Total disbursements	\$ 177,298.13

ASSETS

Total admitted assets.....	\$ 70,588.75
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LIABILITIES

Total unpaid claims.....	\$ 19,000.00
Other liabilities	440.00
Total liabilities	\$ 19,440.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$41,606.14; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$10,332.37;	\$.....
Total, \$51,938.51.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	251	\$ 433,000.00
Benefit certificates written during the year.....	1	2,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	252	\$ 435,000.00
Deduct terminated, deceased or transferred during the year..	13	\$ 21,500.00
Total benefit certificates in force December 31, 1914.....	239	413,500.00
Benefit certificates terminated by death during the year.....	4	7,000.00
Benefit certificates terminated by lapse during the year.....	9	13,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by.....during the year..		
Benefit certificates decreased during the year.....		1,500.00

THE SUPREME COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION, OF HORNELL, N. Y.

188 Main Street, Hornell, N. Y.

President, JOHN J. HYNES.

Secretary, THOMAS P. HOBAN.

Balance from previous year.....\$ 1,967,625.85

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,418,749.69
Total investment income	86,516.80
Miscellaneous income	14,907.74
Total income	\$ 1,520,174.23

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual Statement Blank)	\$ 1,667,021.83
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	19,110.42
Other disbursements	21,764.54
Total disbursements	\$ 1,707,896.79

ASSETS

Total admitted assets	\$ 1,947,261.71
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LIABILITIES

Total unpaid claims	\$ 295,763.04
Other liabilities	443.78
Total liabilities	\$ 296,206.82

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$151.87; Reserve, \$1,778,546.06; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$1,205.36;	\$.....
Total, \$1,779,903.29.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	262	\$ 385,000.00
Benefit certificates written during the year.....	1	2,000.00
Benefit certificates received by transfer during the year.....	....	.....
Benefit certificates increased during the year.....	....	.....
Totals	263	\$ 387,000.00
Deduct terminated, deceased or transferred during the year.	7	\$ 6,500.00
Total benefit certificates in force December 31, 1914.....	256	380,500.00
Benefit certificates terminated by death during the year.....	2	1,000.00
Benefit certificates terminated by lapse during the year.....	5	5,500.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by during the year. ....	....	.....
Benefit certificates decreased during the year.....	....	.....

THE CATHOLIC RELIEF AND BENEFICIARY ASSOCIATION, OF AUBURN, N. Y.

120 Genesee Street, Auburn, N. Y.

President, MICHAEL G. LANGAN.

Secretary, MARGARET H. GRANEY.

Balance from previous year.....\$ 93,926.15

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	145,406.68
Total investment income	2,584.01
Miscellaneous income	2,498.63
Total income	\$ 150,489.32

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 148,022.38
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	5,075.91
Other disbursements	16,244.34
Total disbursements	\$ 169,342.63

ASSETS

Total admitted assets	\$ 76,123.06
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LIABILITIES

Total unpaid claims	\$ 28,300.00
Other liabilities	
Total liabilities	\$ 28,300.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$172.27; Reserve, \$67,695.37; Disability, \$.....; Sickness and Accident, \$6,699.91; Expense, \$505.29;	\$.....
Total, \$75,072.84.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	316	\$ 326,250.00
Benefit certificates written during the year.....	10	14,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	326	\$ 340,250.00
Deduct terminated, decreased or transferred during the year	4	\$ 4,000.00
Total benefit certificates in force December 31, 1914.....	322	336,250.00
Benefit certificates terminated by death during the year....	2	2,000.00
Benefit certificates terminated by lapse during the year.....	2	2,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by.... during the year.....		
Benefit certificates decreased during the year.....		

THE COMMON BROTHERHOOD, OF DENVER, COLO.

334 Empire Building, Denver, Colo.

President, PETER B. TURNBULL.

Secretary, GEORGE E. LAYNE.

Balance from previous year.....\$ 638.02

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	28,645.86
Total investment income	
Miscellaneous income	144.20
Total income	\$ 28,790.06

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 22,012.16
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 15, inclusive, page 3, Annual Statement Blank).....	4,300.44
Other disbursements	1,659.06
Total disbursements	\$ 27,971.66

ASSETS

Total admitted assets	\$ 1,456.42
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LIABILITIES

Total unpaid claims	\$ 5,400.58
Other liabilities	
Total liabilities	\$ 5,400.58

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$842.04; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$614.38;	\$.....
Total. \$1,456.42.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	585	\$ 743,722.48
Benefit certificates written during the year.....	64	68,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year. ....	.....	.....
Totals	649	\$ 811,722.48
Deduct terminated, deceased or transferred during the year.	81	\$ 96,918.54
Total benefit certificates in force December 31, 1914.....	568	714,803.94
Benefit certificates terminated by death during the year.....	19	24,609.90
Benefit certificates terminated by lapse during the year.....	62	72,308.61
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year. ....	.....	.....
Benefit certificates decreased during the year.....	.....	.....

COURT OF HONOR, OF SPRINGFIELD, ILL.

Springfield, Ill.

President, A. L. HEREFORD.

Secretary, W. E. ROBINSON.

Balance from previous year	\$ 2,388,857.99
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INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,168,204.39
Total investment income	119,199.32
Miscellaneous income	2,397.97
Total income	\$ 1,289,801.68

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 856,981.47
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	177,153.79
Other disbursements	113,751.76
Total disbursements	\$ 1,148,287.02

ASSETS

Total admitted assets	\$ 2,677,834.34
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LIABILITIES

Total unpaid claims	\$ 72,791.73
Other liabilities	6,335.60
Total liabilities	\$ 79,127.33

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$85,360.29; Reserve, \$2,418,229.61; Disability, \$.....; Sickness and Accident, \$2,373.03; Expense, \$24,400.72;	\$.....
Total, \$2,530,372.65.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	1,383	\$ 1,494,000.00
Benefit certificates written during the year.....	465	466,500.00
Benefit certificates received by transfer during year.....	6	6,000.00
Benefit certificates increased during the year.....	....	2,000.00
Totals	1,854	\$ 1,968,500.00
Deduct terminated, deceased or transferred during the year..	488	\$ 490,000.00
Total benefit certificates in force December 31, 1914.....	1,366	1,478,500.00
Benefit certificates terminated by death during the year.....	11	14,000.00
Benefit certificates terminated by lapse during the year.....	468	465,000.00
Benefit certificates transferred during the year.....	9	10,500.00
Benefit certificates terminated by during the year..	....	.....
Benefit certificates decreased during the year.....	....	500.00

SUPERIOR LODGE DEGREE OF HONOR, OF SIOUX CITY, IOWA

419, 415, 416, 417 United Bank Building, Sioux City, Iowa.

President, FRANCES BUELL OLSON. Secretary, ELIZABETH E. ALLBURN.

Balance from previous year.....\$ 631,244.14

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$	278,740.78
Total investment income	33,011.67	
Miscellaneous income	1,751.42	
Total income		\$ 313,503.87

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$	149,500.00
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	14,550.21	
Other disbursements	18,668.53	
Total disbursements		\$ 182,718.74

ASSETS

Total admitted assets\$ 356,402.61

LIABILITIES

Total unpaid claims	\$	6,000.00
Other liabilities	2,757.09	
Total liabilities		\$ 8,757.09

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$16,752.36; Reserve, \$715,109.13; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$53.74; Upchurch Fund, \$114.04. Total, \$762,029.27.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	777	\$ 777,000.00
Benefit certificates written during the year.....	2	2,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals		779 \$ 779,000.00
Deduct terminated, deceased or transferred during the year..	93	\$ 93,000.00
Total benefit certificates in force December 31, 1914.....	686	686,000.00
Benefit certificates terminated by death during the year.....	14	14,000.00
Benefit certificates terminated by lapse during the year.....	79	79,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

THE EMINENT HOUSEHOLD OF COLUMBIAN WOODMEN, OF ATLANTA, GA.

Rhodes Building, Atlanta, Ga.

President, WM. A. ROANE.

Secretary, J. G. STAMAND.

Balance from previous year	\$	652,587.16
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INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$	480,147.76
Total investment income		41,479.65
Miscellaneous income		671.09
Total income	\$	522,298.50

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$	304,416.35
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....		110,775.89
Other disbursements		53,124.23
Total disbursements	\$	468,316.47

ASSETS

Total admitted assets	\$	704,939.32
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LIABILITIES

Total unpaid claims	\$	100,800.80
Other liabilities		3,875.25
Total Liabilities	\$	113,676.05

BALANCES

Balances on hand December 31, 1914, in the following funds:
 Beneficiary, \$668,882.41; Am. Exp., \$107.42; Sickness and Accident, \$.....;
 General, \$25,471.49, Overs and Adv., \$2,107.96. Total, \$706,569.19.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	31	66,000.00
Benefit certificates written during the year.....	2	4,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	33	\$ 70,000.00
Deduct terminated, deceased or transferred during the year..	3	\$ 7,000.00
Total benefit certificates in force December 31, 1914.....	30	63,000.00
Benefit certificates terminated by death during the year.....	1	1,000.00
Benefit certificates terminated by lapse during the year.....	2	6,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

THE EQUITABLE FRATERNAL UNION, OF NEENAH, WIS.

South Commercial Street, Neenah, Wis.

President, E. A. WILLIAMS.

Secretary, MERRITT L. CAMPBELL.

Balance from previous year.....\$ 1,879,789.15

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	138,693.67
Total investment income	98,555.04
Miscellaneous income	1,465.38
Total income	\$ 538,714.09

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual Statement Blank)	\$ 215,095.61
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	49,393.18
Other disbursements	41,726.32
Total disbursements	\$ 306,215.11

ASSETS

Total admitted assets	\$ 2,197,516.37
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LIABILITIES

Total unpaid claims	\$ 19,750.67
Other liabilities	
Total liabilities	\$ 19,750.67

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$2,064,331.83; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$17,956.27;; Total, \$2,112,288.10.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	313	\$ 182,500.00
Benefit certificates written during the year.....	39	10,000.00
Benefit certificates received by transfer during the year.....		
Benefit certificates increased during the year.....		
Totals	382	\$ 522,500.00
Deduct terminated, deceased or transferred during the year.....	55	\$ 61,500.00
Total benefit certificates in force December 31, 1914.....	327	461,000.00
Benefit certificates terminated by death during the year.....	3	3,500.00
Benefit certificates terminated by lapse during the year.....	45	50,000.00
Benefit certificates transferred during the year.....	2	2,000.00
Benefit certificates terminated by return during the year.....	5	5,000.00
Benefit certificates decreased during the year.....		1,000.00

THE FRATERNAL AID UNION, OF DENVER, COLO.

1430 Champa Street, Denver, Colo.

President, V. A. YOUNG.

Secretary, L. D. ROBERTS.

Balance from previous year.....\$ 1,011,411.15

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,373,497.17
Total investment income	50,219.55
Miscellaneous income	4,958.25
Total income	\$ 1,428,674.97

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual Statement Blank)	\$ 1,090,594.96
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	252,756.20
Other disbursements	111,668.02
Total disbursements	\$ 1,455,019.18

ASSETS

Total admitted assets	\$ 1,145,144.64
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LIABILITIES

Total unpaid claims	\$ 138,327.18
Other liabilities	11,945.91
Total liabilities	\$ 150,273.09

BALANCES

Balances on hand December 31, 1914, in the following funds:
 Mortuary, \$792.81; Reserve, \$10,591.70; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$30,065.45; Emergency, \$942,400.86; Special Benefit Fund, \$1,186.12. Total, \$895,066.94.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	6,758	\$ 9,085,500.00
Benefit certificates written during the year.....	200	206,750.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	6,958	\$ 9,292,250.00
Deduct terminated, deceased or transferred during the year.....	648	\$ 904,700.00
Total benefit certificates in force December 31, 1914.....	6,310	8,387,550.00
Benefit certificates terminated by death during the year....	76	82,805.58
Benefit certificates terminated by lapse during the year.....	572	821,894.42
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

FRATERNAL BANKERS RESERVE SOCIETY, OF CEDAR RAPIDS, IOWA

510-512 Second Avenue, Cedar Rapids, Iowa.

President, R. A. MOSES.

Secretary, R. D. TAYLOR.

Balance from previous year.....\$ 46,795.68

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	121,870.07
Total investment income	1,730.00
Miscellaneous income	104.73
Total income	\$ 126,704.80

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 55,021.81
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	26,563.86
Other disbursements	9,687.94
Total disbursements	\$ 91,273.61

ASSETS

Total admitted assets	\$ 83,030.33
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LIABILITIES

Total unpaid claims	\$ 25,120.10
Other liabilities	5,000.00
Total liabilities	\$ 30,120.10

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$38,468.01; Reserve, \$43,065.27; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$93.59; \$..... Total, \$82,226.87.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	356	\$ 468,950.00
Benefit certificates written during the year.....	43	12,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	399	\$ 510,950.00
Deduct terminated, deceased or transferred during the year.....	165	\$ 287,850.00
Total benefit certificates in force December 31, 1914.....	231	223,100.00
Benefit certificates terminated by death during the year.....	7	10,000.00
Benefit certificates terminated by lapse during the year.....	158	277,850.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

SUPREME LODGE OF THE FRATERNAL BROTHERHOOD, OF LOS ANGELES, CAL.

845 South Figueroa Street, Los Angeles, Cal.

President, MRS. EMMA R. NEIDIG.

Secretary, CHAS. W. DEMPSTER.

Balance from previous year.....\$ 807,527.25

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	662,035.95
Total investment income.....	49,985.64
Miscellaneous income (certificate liens).....	106,277.16
Total income	\$ 818,298.75

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 412,581.60
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	175,715.61
Other disbursements	43,489.97
Total disbursements	\$ 631,787.18

ASSETS

Total admitted assets.....\$ 1,086,391.90

LIABILITIES

Total unpaid claims.....\$	205,847.54
Other liabilities	14,844.94
Total liabilities	\$220,692.48

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$991,105.40; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$2,933.12;, \$..... Total, \$994,038.82.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	540	\$ 656,600.00
Benefit certificates written during the year.....	153	138,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals.....	693	\$ 794,600.00
Deduct terminated, deceased or transferred during the year.....	237	\$ 251,100.00
Total benefit certificates in force December 31, 1914.....	456	543,500.00
Benefit certificates terminated by death during the year....	5	9,000.00
Benefit certificates terminated by lapse during the year.....	232	241,100.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year.....	.....	.....
Benefit certificates decreased during the year.....	.....	1,000.00

FRATERNAL PROTECTIVE ASSOCIATION (INCORPORATED), OF BOSTON, MASS.

12-20 Pemberton Square, Boston, Mass.

President, WM. F. JARVIS.

Secretary, HENRY M. BILLINGS.

Balance from previous year.....\$ 52,013.04

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 124,284.94
Total investment income.....	1,541.65
Miscellaneous income	484.15
Total income	\$ 126,310.74

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 75,248.28
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	19,246.72
Other disbursements	14,894.09
Total disbursements	\$ 112,389.09

ASSETS

Total admitted assets.....	\$ 65,023.85
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LIABILITIES

Total unpaid claims.....	\$ 19,216.81
Other liabilities	24,720.30
Total liabilities	\$ 43,937.11

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$1,243.50; Expense, \$526.00;	\$.....
Total, \$1,769.50.	

BUSINESS IN COLORADO DURING THE YEAR

Benefit certificates in force December 31, 1913, as per last statement	129	\$ 25,800.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during the year.....	7	1,400.00
Benefit certificates increased during the year.....	.....	.....
Totals	136	\$ 27,200.00
Deduct terminated, deceased or transferred during the year.....	17	4,200.00
Total benefit certificates in force December 31, 1914.....	119	23,000.00
Benefit certificates terminated by death during the year.....	.....	.....
Benefit certificates terminated by lapse during the year.....	15	3,800.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by cancelation and surrender during the year.....	2	400.00
Benefit certificates decreased during the year.....	.....	.....

GRAND ASSEMBLY, COMPANIONS OF THE FOREST, OF PUEBLO, COLO.

1025 East Evans Avenue, Pueblo, Colo.

President, LERAH G. McHUGH.

Secretary, N. B. HAWKIE.

Balance from previous year.....\$ 7,308.70

INCOME

Total net amount received from members (see line 10., page 2, Annual Statement Blank).....	\$ 4,954.80	
Total investment income.....	155.89	
Miscellaneous income	8.30	
Total income	\$	5,118.99

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 4,375.00	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	378.00	
Other disbursements	442.17	
Total disbursements	\$	5,195.17

ASSETS

Total admitted assets.....	\$	7,655.97
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LIABILITIES

Total unpaid claims.....	\$	
Other liabilities	100.00	
Total liabilities	\$	100.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$5,165.56; Reserve, \$1,855.07; Disability, \$.....; Sickness and Ac-
cident, \$.....; Expense, \$211.89;, \$.....; Total, \$7,232.72.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	362	\$ 348,000.00
Benefit certificates written during the year.....	85	.....
Benefit certificates revived by transfer during year.....	4	.....
Benefit certificates increased during the year.....	.....	.....
Totals	451	\$
Deduct terminated, decreased or transferred during the year. ....	.....	.....
Total benefit certificates in force December 31, 1914.....	306	\$ 288,300.00
Benefit certificates terminated by death during the year....	3	.....
Benefit certificates terminated by lapse during the year....	142	.....
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

THE GRAND FRATERNITY, OF PHILADELPHIA, PA.

1414 Arch Street, Philadelphia, Pa.

President, FREDERICK GASTON.

Secretary, W. E. GREGG.

Balance from previous year\$ 316,051.03

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	241,801.73
Total investment income	25,307.50
Miscellaneous income	36,344.19
Total income	\$ 303,453.42

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual Statement Blank)	153,753.89
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	70,557.55
Other disbursements	28,452.70
Total disbursements	\$ 252,764.14

ASSETS

Total admitted assets	\$ 575,706.89
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LIABILITIES

Total unpaid claims	7,383.34
Other liabilities	117,490.88
Total liabilities	\$ 124,874.22

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; Reserve, \$360,948.81; Disability, \$.....; Sickness and Accident, \$1,148.56; Expense, \$1,672.91;	\$.....
Total, \$366,770.31.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	237	\$ 269,290.00
Benefit certificates written during the year.....	1	1,001.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	238	\$ 270,290.00
Deduct terminated, deceased or transferred during the year.	28	\$ 35,250.00
Total benefit certificates in force December 31, 1914.....	210	234,950.00
Benefit certificates terminated by death during the year....	1	1,000.00
Benefit certificates terminated by lapse during the year....	27	34,250.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year.	.....	.....
Benefit certificates decreased during the year.....	.....	.....

GRAND LODGE DEGREE OF HONOR, OF PUEBLO, COLO.

1025 East Evans Avenue, Pueblo, Colo.

President, MARY A. BIGLER.

Secretary, ANNA B. HAWKES.

Balance from previous year\$ 10,866.17

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank)	\$ 10,149.48
Total investment income	200.00
Miscellaneous income	33.22
Total income	\$ 10,382.70

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 13,000.00
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	704.00
Other disbursements	338.63
Total disbursements	\$ 14,042.63

ASSETS

Total admitted assets\$ 8,067.01

LIABILITIES

Total unpaid claims	\$ 1,000.00
Other liabilities .....	.....
Total liabilities	\$ 1,000.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$4,969.47; Reserve, \$.....; Disability, \$.....; Sickness and
Accident, \$.....; Expense, \$2,236.77; \$.....
Total, \$7,206.24.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	692	\$ 692,000.00
Benefit certificates written during the year.....	2	2,000.00
Benefit certificates received by transfer during the year...	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	694	694,000.00
Deduct terminated, deceased or transferred during the year.	89	\$ 89,000.00
Total benefit certificates in force December 31, 1914.....	605	605,000.00
Benefit certificates terminated by death during the year....	14	14,000.00
Benefit certificates terminated by lapse during the year.....	75	75,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

THE HOMESTEADERS, OF DES MOINES, IOWA

Securities Building, Des Moines, Iowa.

President, HARRY J. GREEN.

Secretary, A. H. COREY.

Balance from previous year.....\$ 181,966.38

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$	343,546.63
Total investment income.....		8,831.45
Miscellaneous income		1,365.83
Total income		\$ 356,743.91

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$	149,010.97
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....		82,297.55
Promotion fund and interest.....		8,378.17
Other disbursements		32,340.25
Total disbursements		\$ 272,026.94

ASSETS

Total admitted assets.....\$ 300,932.70

LIABILITIES

Total unpaid claims.....	\$	32,914.03
Other liabilities		5,070.37
Total liabilities		\$ 37,984.40

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$62,371.38; Reserve, \$202,598.38; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$1,713.59; Total, \$266,683.35.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	2,101	\$ 3,379,000.00
Benefit certificates written during the year.....	206	324,000.00
Benefit certificates received by transfer during the year...	.....	.....
Benefit certificates increased during the year.....	.....	500.00
Totals		\$ 3,703,500.00
Deduct terminated, deceased or transferred during the year.	298	\$ 504,000.00
Total benefit certificates in force December 31, 1914.....	2,009	3,199,500.00
Benefit certificates terminated by death during the year.....	15	21,000.00
Benefit certificates terminated by lapse during the year.....	273	464,500.00
Benefit certificates transferred during the year.....	10	15,500.00
Benefit certificates terminated by during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

THE SUPREME CONCLAVE IMPROVED ORDER HEPTASOPHS, OF BALTIMORE, MD.

Cathedral and Preston Streets, Baltimore, Md.

President, MORRIS G. COHEN.

Secretary, FRANK E. PLEITNER.

Balance from previous year.....\$ 651,184.63

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,508,157.49
Total investment income.....	25,658.74
Miscellaneous income	2,469.46
Total income	\$ 1,536,285.69

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 1,486,889.82
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	56,443.02
Other disbursements	42,471.76
Total disbursements	\$ 1,585,804.60

ASSETS

Total admitted assets.....	\$ 685,845.36
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LIABILITIES

Total unpaid claims.....	\$ 382,461.33
Other liabilities	2,489.09
Total liabilities	\$ 384,950.42

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$5,103.18; Reserve, \$579,000.25; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$17,562.29;, \$.....	
Total, \$601,665.72.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	52	\$ 119,000.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	1,000.00
Totals	52	\$ 120,000.00
Deduct terminated, deceased or transferred during the year..	2	\$ 2,000.00
Total benefit certificates in force December 31, 1914.....	50	118,000.00
Benefit certificates terminated by death during the year.....	2	2,000.00
Benefit certificates terminated by lapse during the year.....	.....	.....
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

INDEPENDENT ORDER BRITH ABRAHAM, OF NEW YORK, N. Y.

37 Seventh Street, New York, N. Y.

Grand Master, LEON SANDERS. Grand Secretary, MAX L. HOLLANDER.

Balance from previous year.....\$ 615,718.69

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	816,379.26
Total investment income.....	56,784.66
Miscellaneous income	31,412.50
Total income	\$ 874,576.42

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 707,850.00
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	21,268.51
Other disbursements	75,524.45
Total disbursements	\$ 804,642.96

ASSETS

Total admitted assets.....	\$ 738,170.97
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LIABILITIES

Total unpaid claims.....\$	163,750.00
Other liabilities	13,069.70
Total liabilities	\$ 176,819.70

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$54,436.29; Reserve, \$547,294.48; Disability, \$1,414.80; Sickness and Accident, \$3,741.71; Expense, \$6,933.91; \$3,093.25; \$44,554.70; \$24,180.01. Total, \$85,652.15.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	406	\$ 203,000.00
Benefit certificates written during the year.....	70	35,000.00
Benefit certificates received by transfer during the year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	476	\$ 238,000.00
Deduct terminated, deceased or transferred during the year..	24	\$ 12,000.00
Total benefit certificates in force December 31, 1914.....	452	226,000.00
Benefit certificates terminated by death during the year....	8	4,000.00
Benefit certificates terminated by lapse during the year.....	16	8,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

INDEPENDENT ORDER OF FORESTERS, OF TORONTO, CANADA

Bay and Richmond Streets, Toronto, Canada.

President, E. G. STEVENSON.

Secretary, F. J. DARCH.

Balance from previous year.....\$ 21,876,384.53

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 4,704,519.26
Total investment income.....	1,446,240.65
Miscellaneous income	141,801.48
Total income	\$ 6,292,561.39

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 3,957,952.58
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	386,657.80
Other disbursements	235,425.46
Total disbursements	\$ 4,580,035.84

ASSETS

Total admitted assets.....	\$ 23,547,908.71
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LIABILITIES

Total unpaid claims.....	\$ 525,722.84
Other liabilities	838,513.29
Total liabilities	\$ 1,364,236.13

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$23,230,730.86; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$.....; Sick and Funeral, \$180,002.74.
Total, \$23,410,733.60.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	224	\$ 368,850.00
Benefit certificates written during the year.....	1	1,000.00
Benefit certificates revived and reinstated during year.....	5	8,000.00
Benefit certificates increased during the year.....	...	.....
Totals	230	\$ 377,850.00
Deduct terminated, deceased or transferred during the year..	22	\$ 29,050.00
Total benefit certificates in force December 31, 1914.....	208	348,800.00
Benefit certificates terminated by death during the year.....	3	3,250.00
Benefit certificates terminated by lapse during the year.....	19	25,500.00
Benefit certificates transferred during the year.....	...	.....
Benefit certificates terminated by.....during the year..	...	.....
Benefit certificates decreased during the year.....	...	.....

KNIGHTS OF COLUMBUS, OF NEW HAVEN, CONN.

956 Chapel Street, New Haven, Conn.

President, JAMES A. FLAHERTY.

Secretary, WM. J. MCGINLEY.

Balance from previous year.....\$ 4,918,302.56

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,498,306.71
Total investment income	216,592.82
Miscellaneous income	35,915.25
Total income	\$ 1,750,814.78

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 758,200.00
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	68,266.46
Other disbursements	248,507.52
Total disbursements	\$ 1,074,973.98

ASSETS

Total admitted assets	\$ 5,352,909.89
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LIABILITIES

Total unpaid claims	\$ 117,000.00
Other liabilities	5,776.20
Total liabilities	\$ 122,776.20

BALANCES

Balances on hand December 31, 1914, in the following funds:
Mortuary, \$50,000.00; Reserve, \$5,508,606.94; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$35,536.42;, \$.....
Total, \$5,594,143.36.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	677	\$ 778,750.00
Benefit certificates written during the year.....	58	65,000.00
Benefit certificates received by transfer during year.....	...	.....
Benefit certificates increased during the year.....	...	.....
Totals	735	\$ 843,750.00
Deduct terminated, deceased or transferred during the year.	72	\$ 78,000.00
Total benefit certificates in force December 31, 1914.....	663	765,750.00
Benefit certificates terminated by death during the year....	2	2,000.00
Benefit certificates terminated by lapse during the year.....	70	76,000.00
Benefit certificates transferred during the year.....	...	.....
Benefit certificates terminated by.....during the year.	...	.....
Benefit certificates decreased during the year.....	...	.....

KNIGHTS AND LADIES OF SECURITY, OF TOPEKA, KAN.

701 Kansas Avenue, Topeka, Kansas.

President, W. B. KIRKPATRICK.

Secretary, J. V. ABRAHAMSON.

Balance from previous year.....\$ 2,268,063.01

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$		2,117,678.66
Total investment income		109,052.75
Miscellaneous income		30,331.10
Total income		\$ 2,257,062.51

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)		\$ 1,611,026.12
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....		280,946.26
Other disbursements		105,682.28
Total disbursements		\$ 1,997,654.66

ASSETS

Total admitted assets	\$ 2,737,517.57
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LIABILITIES

Total unpaid claims	\$ 188,532.98	
Other liabilities		
Total liabilities		\$ 188,532.98

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$25,287.47; Reserve, \$2,427,992.03; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$71,191.39;	\$.....
Total, \$2,527,470.89.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	4,918	\$ 5,922,500.00
Benefit certificates written during the year.....	1,360	2,036,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals		6,278 \$ 7,958,500.00
Deduct terminated, deceased or transferred during the year.	895	\$ 861,000.00
Total benefit certificates in force December 31, 1914.....	5,383	7,097,500.00
Benefit certificates terminated by death during the year.....	36	43,500.00
Benefit certificates terminated by lapse during the year.....	783	732,500.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by not lifted during the year..	76	85,000.00
Benefit certificates decreased during the year.....	.....	.....

KNIGHTS OF PYTHIAS, OF INDIANAPOLIS, IND.

Indiana Pythian Building, Indianapolis, Ind.

President, UNION B. HUNT.

Secretary, W. O. POWERS.

Balance from previous year.....\$ 5,927,303.18

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 2,492,289.49
Total investment income	303,125.53
Miscellaneous income	10,110.63
Total income	\$ 2,805,525.65

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 1,501,540.17
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	138,005.74
Other disbursements	208,488.17
Total disbursements	\$ 1,848,034.08

ASSETS

Total admitted assets \$ 7,053,623.61

LIABILITIES

Total unpaid claims	\$ 125,786.00
Other liabilities	5,850,216.89
Total liabilities, includes legal reserve.....	\$ 5,976,002.89

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$6,509,806.57; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$374,988.18; \$.....
Total, \$6,884,794.75.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	930	\$ 1,186,048.00
Benefit certificates written during the year.....	131	154,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	1,061	\$ 1,340,048.00
Deduct terminated, deceased or transferred during the year..	201	\$ 236,920.00
Total benefit certificates in force December 31, 1914.....	860	1,103,128.00
Benefit certificates terminated by death during the year.....	12	16,500.00
Benefit certificates terminated by lapse during the year.....	189	220,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year.....	.....	.....
Benefit certificates deceased during the year.....	.....	.....

THE LADIES CATHOLIC BENEVOLENT ASSOCIATION, OF ERIE, PA.

443 West Eleventh Street, Erie, Pa.

Supreme President, MISS KATE MAHONEY.

Supreme Recorder, MRS. J. A. ROYER.

Balance from previous year.....\$ 2,775,209.26

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,412,500.80
Total investment income	119,790.36
Miscellaneous income	34,677.31
Total income	\$ 1,566,968.47

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 1,206,136.11
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	38,218.60
Other disbursements	49,600.79
Total disbursements	\$ 1,293,955.50

ASSETS

Total admitted assets	\$ 3,142,844.44
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LIABILITIES

Total unpaid claims	\$ 79,922.25
Other liabilities	
Total liabilities	\$ 79,922.25

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$177,189.57; Reserve, \$2,837,209.00; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$33,823.66;, \$.....
Total, \$3,048,222.23.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	947	\$ 868,500.00
Benefit certificates written during the year.....	39	36,000.00
Benefit certificates received by transfer during year.....	...	.....
Benefit certificates increased during the year.....	...	.....
Totals	986	\$ 904,500.00
Deduct terminated, deceased or transferred during the year..	28	\$ 26,500.00
Total benefit certificates in force December 31, 1914.....	958	878,000.00
Benefit certificates terminated by death during the year....	15	14,500.00
Benefit certificates terminated by lapse during the year....	13	12,000.00
Benefit certificates transferred during the year.....	...	.....
Benefit certificates terminated by during the year .....	...	.....
Benefit certificates decreased during the year.....	...	.....

THE
STATE TEACHERS
COLLEGE OF COLORADO
Greeley, Colo.

LADIES OF THE MACCABEES OF THE WORLD, OF PORT HURON, MICH.

Maccabee Temple, Port Huron, Mich.

President, MISS BINA M. WEST.
Secretary, MISS FRANCES D. PARTRIDGE.

Balance from previous year.....\$ 7,297,967.81

INCOME

Total net amount received from members (see line 10,
page 2, Annual Statement Blank).....\$ 1,933,880.66
Total investment income.....260,247.28
Miscellaneous income11,179.75

Total income\$ 2,305,307.69

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State-
ment Blank)\$ 1,022,640.73
Salaries, fees and commissions paid officers, employes,
agents and deputies (see lines 9 to 18, inclusive,
page 3, Annual Statement Blank).....248,710.34
Other disbursements127,594.80

Total disbursements\$ 1,398,945.87

ASSETS

Total admitted assets\$ 8,436,421.37

LIABILITIES

Total unpaid claims.....\$ 136,311.32
Other liabilities35,268.91

Total liabilities\$ 171,580.23

BALANCES

Balances on hand December 31, 1914, in the following funds:
Mortuary, \$111,411.00; Reserve, \$7,900,369.92; Disability, \$.....; Sickness and
Accident, \$.....; Expense, \$132,545.70; \$.....
Total, \$8,204,329.63.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	3,582	\$ 3,520,012.27
Benefit certificates written during the year.....	553	533,500.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year .....	.....	.....
Totals	4,135	\$ 4,063,512.27
Deduct terminated, deceased or transferred during the year..	397	\$ 403,670.21
Total benefit certificates in force December 31, 1914.....	3,738	3,659,842.06
Benefit certificates terminated by death during the year.....	29	31,500.00
Benefit certificates terminated by lapse during the year.....	368	364,170.21
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by during the year .....	.....	.....
Benefit certificates decreased during the year.....	.....	8,000.00

LADIES OF THE MODERN MACCABEES, OF PORT HURON, MICH.

Modern Maccabee Temple, Port Huron, Mich.

President, MRS. FRANCES E. BURNS.

Secretary, EMMA E. BOWER, M. D.

Balance from previous year.....\$ 903,179.01

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank)	\$ 570,128.33	
Total investment income.....	37,852.25	
Miscellaneous income	5,168.28	
Total income		\$ 613,148.86

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 356,837.52	
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	88,832.77	
Other disbursements	57,353.17	
Total disbursements		\$ 503,023.46

ASSETS

Total admitted assets.....\$ 1,109,205.01

LIABILITIES

Total unpaid claims.....	\$ 24,561.34	
Other liabilities	10,136.03	
Total liabilities		\$ 34,697.37

BALANCES

Balances on hand December 31, 1914, in the following funds:

Life Benefit, \$302,328.35; Surplus, \$495,655.65; Old Age Disability, \$41,718.57; Bed, \$5,659.49; General, \$167,149.06; Relief, \$793.29. Total, \$1,013,304.41.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	249	\$ 198,750.00
Benefit certificates written during the year.....	93	74,750.00
Benefit certificates received by transfer during year.....	1	1,000.00
Benefit certificates increased during the year.....		
Totals	343	\$ 274,500.00
 Deduct terminated, deceased or transferred during the year..	 54	 \$ 42,250.00
Total benefit certificates in force December 31, 1914.....	289	232,250.00
Benefit certificates terminated by death during the year.....	2	1,500.00
Benefit certificates terminated by lapse during the year.....	49	37,250.00
Benefit certificates transferred during the year.....	3	3,000.00
Benefit certificates terminated by during the year		
Benefit certificates decreased during the year.....		500.00

LOYAL AMERICANS OF THE REPUBLIC, OF CHICAGO, ILL.

1104-1105 Karpen Building, Chicago, Ill.

President, E. J. DUNN.

Secretary, H. D. COWAN.

Balance from previous year.....\$ 279,342.79

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	319,691.61
Total investment income.....	13,934.33
Miscellaneous income	5,949.60
Total income	\$ 339,575.54

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 212,784.24
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	93,107.60
Other disbursements	25,388.04
Total disbursements	\$ 331,229.88

ASSETS

Total admitted assets	\$ 326,689.21
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LIABILITIES

Total unpaid claims.....\$	14,666.54
Other liabilities	10,585.77
Total liabilities	\$ 25,252.31

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$286,893.01; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$795.44;	\$.....
Total, \$287,688.45.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	143	\$ 148,550.00
Benefit certificates written during the year.....	99	88,650.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	242	\$ 237,200.00
Deduct terminated, deceased or transferred during the year..	127	\$ 100,950.00
Total benefit certificates in force December 31, 1914.....	115	136,250.00
Benefit certificates terminated by death during the year.....	.....	.....
Benefit certificates terminated by lapse during the year.....	127	100,950.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year...	.....	.....
Benefit certificates decreased during the year.....	.....	.....

THE MACCABEES, OF DETROIT, MICH.

1021 Woodward Avenue, Detroit, Mich.

Supreme Commander, D. P. MARKEY.

Secretary and Treasurer, L. E. SISLER.

Balance from previous year.....	\$ 11,945,140.23
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INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 5,178,407.99
Total investment income.....	581,339.43
Miscellaneous income	310,984.57
Total income	\$ 6,070,731.99

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual State- ment Blank)	\$ 4,115,819.63
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	550,583.76
Other disbursements	156,070.55
Total disbursements	\$ 4,822,473.91

ASSETS

Total admitted assets.....	\$ 13,650,121.38
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LIABILITIES

Total unpaid claims.....	\$ 1,889,258.87
Other liabilities	41,310.83
Total liabilities	\$ 1,930,569.70

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$671,549.23; Reserve, \$12,270,560.37; Relief No. 1, \$61,446.37; Sickness and Accident, \$26,740.10; Expense, \$162,309.11; Relief No. 2, \$793.10. Total, \$13,193,398.28.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	2,342	\$ 3,500,000.00
Benefit certificates written during the year.....	338	468,500.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	2,680	\$ 3,968,500.00
Deduct terminated, deceased or transferred during the year..	702	\$ 1,468,500.00
Total benefit certificates in force December 31, 1914.....	2,178	2,500,000.00
Benefit certificates terminated by death during the year.....	29	37,530.00
Benefit certificates terminated by lapse during the year.....	473	1,430,970.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year...	.....	.....
Benefit certificates decreased during the year.....	.....	.....

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA, OF WASHINGTON, D. C.

New Masonic Temple, Washington, D. C.

President, CHARLES J. O'NEILL. Secretary, WILLIAM MONTGOMERY.

Balance from previous year.....\$ 368,872.78

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	216,253.05
Total investment income.....	18,133.99
Miscellaneous income	30,136.66
Total income	\$ 264,522.70

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 79,383.16
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	50,384.41
Other disbursements	20,716.16
Total disbursements	\$ 141,483.73

ASSETS

Total admitted assets.....	\$ 565,687.30
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LIABILITIES

Total unpaid claims.....\$	4,000.00
Other liabilities	562,903.00
Total liabilities	\$ 566,903.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary and Reserve, \$485,946.21; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$5,965.54;	\$.....
Total, \$491,911.75.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	4	\$ 4,500.00
Benefit certificates written during the year.....		
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	4	\$ 4,500.00
Deduct terminated, deceased or transferred during the year..		
Total benefit certificates in force December 31, 1914.....	4	\$ 4,500.00
Benefit certificates terminated by death during the year.....		
Benefit certificates terminated by lapse during the year.....		
Benefit certificates transferred during the year.....		
Benefit certificates terminated by.....during the year..		
Benefit certificates decreased during the year.....		

MODERN BROTHERHOOD OF AMERICA, OF MASON CITY, IOWA

Mason City, Iowa.

President, T. B. HANLEY.

Secretary, E. L. BALZ.

Balance from previous year.....\$ 1,434,571.28

INCOME

Total net amount received from members (see line 10,
page 2, Annual Statement Blank).....\$ 1,614,538.73

Total investment income 73,200.71

Miscellaneous income 8,376.15

Total income \$ 1,696,115.59

Reserved in 1913 future field work, investments general
fund 60,000.00

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State-
ment Blank)\$ 896,044.05

Salaries, fees and commissions paid officers, em-
ployes, agents and deputies (see lines 9 to 18, in-
clusive, page 3, Annual Statement Blank)..... 107,930.90

Other disbursements 158,208.72

Total disbursements \$ 1,162,183.67

ASSETS

Total admitted assets \$ 2,211,364.47

LIABILITIES

Total unpaid claims\$ 161,522.93

Other liabilities 11,171.00

Total liabilities \$ 172,693.93

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$1,272,690.06; Reserve, \$631,898.30; Disability, \$.....; Sickness and
Accident, \$.....; Expense, \$104,882.92; Suspense Fund, \$19,031.92; Total,
\$2,028,503.20.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	1,643	\$ 1,924,750.09
Benefit certificates written during the year.....	130	114,500.00
Benefit certificates received by transfer during year.....	9	9,500.00
Benefit certificates increased during the year.....	.....	2,000.00
Totals	1,782	\$ 2,050,750.00

Deduct terminated, deceased or transferred during the year.. 326 \$ 359,500.00

Total benefit certificates in force December 31, 1914..... 1,456 1,691,250.00

Benefit certificates terminated by death during the year..... 7 8,000.00

Benefit certificates terminated by lapse during the year..... 232 247,750.00

Benefit certificates transferred during the year..... 85 99,500.00

Benefit certificates terminated by disability during the year.. 2 2,000.00

Benefit certificates decreased during the year..... 2,250.00

MODERN ORDER OF PRAETORIANS, OF DALLAS, TEXAS

Praetorian Building, Dallas, Texas.

President, C. B. GARDNER.

Secretary, GEO. G. TAYLOR.

Balance from previous year\$ 948,724.55

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	433,843.81
Total investment income	98,758.34
Miscellaneous income	3,058.94
Total income	\$ 535,661.09

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 130,013.66
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	100,912.93
Other disbursements	99,437.99
Total disbursements	\$ 330,364.58

ASSETS

Total admitted assets	\$ 1,398,652.41
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LIABILITIES

Total unpaid claims	\$ 66,859.71
Other liabilities	149,968.26
Total liabilities	\$ 216,827.97

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$11,140.87; Reserve, \$1,117,624.43; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$25,255.76; \$.....
Total, \$1,154,021.06.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	15	\$ 19,750.04
Benefit certificates written during the year.....	1	1,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	16	\$ 20,750.00
Deduct terminated, deceased or transferred during the year.	1	\$ 1,000.00
Total benefit certificates in force December 31, 1914.....	15	19,750.00
Benefit certificates terminated by death during the year.....		
Benefit certificates terminated by lapse during the year.....	1	1,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by.....during the year.		
Benefit certificates decreased during the year.....		

MODERN WOODMEN OF AMERICA, OF ROCK ISLAND, ILL.

Fifteenth Street and Third Avenue, Rock Island, Ill.

President, A. R. TALBOT.

Secretary, JAMES McNAMARA.

Balance from previous year	\$ 12,975,047.25
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INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 13,466,282.69
Total investment income	456,743.29
Miscellaneous income	181,346.94
Total income	\$ 14,104,372.92

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 11,566,261.90
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	623,126.89
Other disbursements	813,939.23
Total disbursements	\$ 13,003,331.02

ASSETS

Total admitted assets	\$ 15,077,524.61
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LIABILITIES

Total unpaid claims, including \$299,000.00 incurred in 1914, not reported until 1915.....	\$ 1,509,615.10
Other liabilities	41,443.63
Total liabilities	\$ 1,551,058.73

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$13,095,474.71; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$980,614.44;, \$.....
Total, \$14,076,089.15.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	11,052	\$ 19,233,500.00
Benefit certificates written during the year.....	672	1,111,500.00
Benefit certificates received by transfer during year.....	237	407,000.00
Benefit certificates increased during the year.....	....	66,500.00
Totals	11,961	\$ 20,818,500.00
Deduct terminated, deceased or transferred during the year.....	837	\$ 1,425,000.00
Total benefit certificates in force December 31, 1914.....	11,124	19,293,500.00
Benefit certificates terminated by death during the year.....	80	143,500.00
Benefit certificates terminated by lapse during the year.....	503	766,000.00
Benefit certificates transferred during the year.....	254	444,000.00
Benefit certificates terminated by.....during the year.....	....	.....
Benefit certificates decreased during the year.....	....	71,500.00

MYSTIC TOILERS, OF DES MOINES, IOWA

Fourth and Locust Streets, Des Moines, Ia.

Supreme President, W. H. ANTES.

Supreme Secretary, J. F. FAAKE.

Balance from previous year.....\$ 174,494.42

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	53,467.65
Total investment income	10,583.52
Miscellaneous income	305.87
Total income	\$ 64,357.04

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 36,723.75
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	11,192.50
Other disbursements	5,994.78
Total disbursements	\$ 53,911.03

ASSETS

Total admitted assets	\$ 194,626.48
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LIABILITIES

Total unpaid claims	\$ 3,460.00
Other liabilities	
Total liabilities	\$ 3,460.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$309.02; Reserve, \$184,515.89; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$115.82;, \$.....	
Total, \$184,940.43.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	2	\$ 2,000.00
Benefit certificates written during the year.....		
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	2	\$ 2,000.00
Deduct terminated, deceased or transferred during the year.		
Total benefit certificates in force December 31, 1914.....	2	\$ 2,000.00
Benefit certificates terminated by death during the year.....		
Benefit certificates terminated by lapse during the year.....		
Benefit certificates transferred during the year.....		
Benefit certificates terminated by .....during the year..		
Benefit certificates decreased during the year.....		

NATIONAL AMERICANS, OF KANSAS CITY, MO.

1020-22 McGee Street, Kansas City, Mo.

President, GEORGE L. BERRY. Secretary and Treasurer, WM. H. LUTHEY.

Balance from previous year.....\$ 57,287.30

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 87,027.86	.
Total investment income		
Miscellaneous income	3,237.99	
Total income	\$ 90,265.85	

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 43,389.34	
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	28,097.57	
Other disbursements	8,264.89	
Total disbursements	\$ 79,751.80	

ASSETS

Total admitted assets	\$ 76,528.99	
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LIABILITIES

Total unpaid claims	\$ 50,596.00	
Other liabilities	900.00	
Total liabilities	\$ 51,496.00	

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$68,006.11; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$—204.76;, \$.....	
Total, \$67,801.35.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	253	\$ 275,500.00
Benefit certificates written during the year.....	18	12,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	271	\$ 287,500.00
Deduct terminated, deceased or transferred during the year.....	124	\$ 151,100.00
Total benefit certificates in force December 31, 1914.....	147	136,400.00
Benefit certificates terminated by death during the year.....	1	600.00
Benefit certificates terminated by lapse during the year.....	97	98,700.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by error in records during previous years	26	51,800.00
Benefit certificates decreased during the year.....		

NATIONAL CROATIAN SOCIETY IN THE UNITED STATES OF AMERICA, OF PITTSBURGH, PA.

1012 Peralta Street, N. S., Pittsburgh, Pa.

President, JOSIP MAROHNIC,

Secretary, G. I. GJUROVIC.

Balance from previous year.....\$ 320,010.61

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 456,612.48
Total investment income	12,348.60
Miscellaneous income	18,241.48
Total income	\$ 487,202.56

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 324,374.35
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	11,910.24
Other disbursements	28,262.69
Total disbursements	\$ 364,547.28

ASSETS

Total admitted assets\$ 483,836.03

LIABILITIES

Total unpaid claims	\$ 4,371.29
Other liabilities	1,279.20
Total liabilities	\$ 5,650.49

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$114,702.99; Reserve, \$170,000.00; Disability, \$6,040.31; Sickness and Accident, \$.....; Expense, \$26,603.55; National, \$15,319.16. Total, \$442,665.92.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	1,242	\$ 917,600.00
Benefit certificates written during the year.....	65	52,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	1,307	\$ 969,600.00
Deduct terminated, deceased or transferred during the year.....	107	\$ 83,600.00
Total benefit certificates in force December 31, 1914.....	1,200	\$86,000.00
Benefit certificates terminated by death during the year.....	11	8,000.00
Benefit certificates terminated by lapse during the year.....	96	75,600.00
Benefit certificates transferred during the year .....	.....	.....
Benefit certificates terminated by .....during the year..	.....	.....
Benefit certificates deceased during the year	42	31,600.00

NATIONAL PROTECTIVE LEGION, OF WAVERLY, N. Y.

433-439 Fulton Street, Waverly, N. Y.

President, GEO. A. SCOTT.

Secretary, HENRY C. LOCKWOOD.

Balance from previous year.....\$ 191,709.89

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	327,030.53
Total investment income	5,562.84
Miscellaneous income	70,655.03
Total income	\$ 403,248.40

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 270,013.66
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	45,994.66
Other disbursements	91,471.84
Total disbursements	\$ 407,480.16

ASSETS

Total admitted assets.....	\$ 155,810.56
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LIABILITIES

Total unpaid claims	\$ 7,424.65
Other liabilities	47,340.26
Total liabilities	\$ 54,764.91

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$143,347.12; Old Benefit, \$503.98; New Benefit, \$43,693.17; Sickness and Accident, \$526.48; Expense, \$7.38. Total, \$187,478.13.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	461	\$ 180,983.75
Benefit certificates written during the year.....	170	72,100.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	631	\$ 253,083.75
Deduct terminated, deceased or transferred during the year.....	182	\$ 104,258.75
Total benefit certificates in force December 31, 1914.....	449	148,825.00
Benefit certificates terminated by death during the year.....	2	1,400.00
Benefit certificates terminated by lapse during the year.....	180	102,858.75
Benefit certificates transferred during the year.....		
Benefit certificates terminated by expiry during the year....		
Benefit certificates decreased during the year.....		

NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA, OF PITTSBURGH, PA.

524 Fourth Street, Pittsburgh, Pa.

President, ALBERT MAMATEY.

Secretary, JOSEPH DURISH.

Balance from previous year\$ 659,865.43

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 474,884.48
Total investment income	27,716.69
Miscellaneous income	5,969.51
Total income	\$ 508,570.68

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 279,164.58
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	10,342.76
Other disbursements	58,791.56
Total disbursements	\$ 348,298.90

ASSETS

Total admitted assets\$ 937,460.71

LIABILITIES

Total unpaid claims	\$ 52,358.64
Other liabilities	88,246.54
Total liabilities	\$ 140,605.18

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$431,920.60; Reserve, \$265,881.93; National, \$3,749.24; Sickness and Accident, \$6,001.98; Expense, \$6,224.23; Home for Aged, \$106,359.23. Total, \$820,137.21.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	432	\$ 350,900.00
Benefit certificates written during the year.....	22	17,250.00
Benefit certificates received by transfer during year.....	3	3,000.00
Benefit certificates increased during the year.....	.....	.....
Totals	457	\$ 371,150.00
Deduct terminated, deceased or transferred during the year.	25	\$ 21,750.00
Total benefit certificates in force December 31, 1914.....	132	349,400.00
Benefit certificates terminated by death during the year.....	6	4,950.00
Benefit certificates terminated by lapse during the year.....	9	8,500.00
Benefit certificates transferred during the year.....	5	5,000.00
Benefit certificates terminated by withdrawal during the year	5	3,250.00
Benefit certificates decreased during the year.....	.....	500.00

THE NATIONAL UNION, OF TOLEDO, OHIO

437 Michigan Street, Toledo, Ohio.

President, F. E. FERGUSON.

Secretary, E. A. MYERS.

Balance from previous year.....\$ 2,332,503.57

INCOMETotal net amount received from members (see line 10,
page 2, Annual Statement Blank).....\$ 2,595,311.30

Total investment income 100,963.49

Miscellaneous income 77,516.20

Total income \$ 2,773,790.99

DISBURSEMENTSTotal benefits paid (see line 6, page 3, Annual State-
ment Blank)\$ 2,440,942.50Salaries, fees and commissions paid officers, employes,
agents and deputies (see lines 9 to 18, inclusive,
page 3, Annual Statement Blank)..... 140,918.62

Other disbursements 81,024.32

Total disbursements \$ 2,662,885.44

ASSETS

Total admitted assets.....\$ 2,706,317.56

LIABILITIES

Total unpaid claims\$ 330,000.00

Other liabilities 3,630.14

Total liabilities \$ 333,630.14

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$106,489.78; Reserve, \$2,269,913.44; Disability, \$.....; Sickness and
Accident, \$.....; Expense, \$17,552.25; Building, \$49,453.65. Total, \$2,443,409.12.**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	91	\$ 194,000.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	1	2,000.00
Benefit certificates increased during the year.....	.....	.....
Totals	92	\$ 196,000.00
Deduct terminated, deceased or transferred during the year.	9	\$ 17,000.00
Total benefit certificates in force December 31, 1914.....	83	179,000.00
Benefit certificates terminated by death during the year.....	3	6,000.00
Benefit certificates terminated by lapse during the year.....	4	8,000.00
Benefit certificates transferred during the year.....	2	3,000.00
Benefit certificates terminated by during the year .....	.....	.....
Benefit certificates decreased during the year.....	.....	.....

NORTH AMERICAN UNION, OF CHICAGO, ILL.

501-511 Railway Exchange Building, Chicago, Ill.

President, HAROLD SPENSLEY.

Secretary, G. LOUGHENRY.

Balance from previous year.....\$ 835,559.61

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 370,034.74
Total investment income	34,474.15
Miscellaneous income	6,674.57
Total income	\$ 411,183.46

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 275,290.17
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	55,308.25
Other disbursements	52,963.17
Total disbursements	\$ 383,561.59

ASSETS

Total admitted assets	\$ 902,829.46
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LIABILITIES

Total unpaid claims	\$ 67,828.90
Other liabilities	38,876.76
Total liabilities	\$ 106,705.66

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$165,874.78; Reserve, \$693,665.88; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$3,640.85;	\$.....
Total, \$863,181.51.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	119	\$ 165,000.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	119	\$ 165,000.00
Deduct terminated, deceased or transferred during the year.	4	\$ 4,000.00
Total benefit certificates in force December 31, 1914.....	115	161,000.00
Benefit certificates terminated by death during the year.....	.....	.....
Benefit certificates terminated by lapse during the year.....	2	2,000.00
Benefit certificates transferred during the year.....	2	2,000.00
Benefit certificates terminated by during the year. ....	.....	.....
Benefit certificates decreased during the year.....	.....	.....

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, OF COLUMBUS, OHIO

638 North Park Street, Columbus, Ohio.

Secretary, WALTER D. MURPHY.

Balance from previous year.....\$ 608,836.98

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 737,938.20
Total investment and miscellaneous income.....	43,288.67
Total income	\$ 781,226.87

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual Statement Blank)	\$ 736,714.92
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	58,482.25
Other disbursements	121,347.91
Total disbursements	\$ 916,545.08

ASSETS

Total admitted assets	\$ 614,070.43
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LIABILITIES

Total unpaid claims	\$ 256,002.15
Other liabilities	2,840.50
Total liabilities	\$ 258,842.65

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$16,753.06; Reserve, \$325,403.55; Disability, \$30,676.76; Suspense, \$574.37; Expense, \$40,718.16; W. and O. Fund, \$39,257.87. Total, \$453,383.77.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	926	\$ 4,630,000.00
Benefit certificates written during the year.....	146	730,000.00
Benefit certificates received by transfer during year.....	26	130,000.00
Benefit certificates revived during the year.....	11	55,000.00
Totals	1,109	\$ 5,545,000.00
Deduct terminated, deceased or transferred during the year..	153	\$ 765,000.00
Total benefit certificates in force December 31, 1914.....	956	4,780,000.00
Benefit certificates terminated by death during the year.....	17	85,000.00
Benefit certificates terminated by lapse during the year.....	99	475,000.00
Benefit certificates transferred during the year.....	37	185,000.00
Benefit certificates terminated by during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA

1406-S West Division Street, Chicago, Ill.

President, K. ZYCHLINSKI.

Secretary, JOHN S. ZAURLINSKI.

Balance from previous year.....\$ 1,856,406.99

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,056,765.02
Total investment income	99,479.66
Miscellaneous income	5,225.25
Total income	\$ 1,161,469.93

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 601,282.04
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	39,784.70
Other disbursements	171,881.97
Total disbursements	\$ 812,948.71

ASSETS

Total admitted assets ..	\$ 2,241,969.80
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LIABILITIES

Total unpaid claims	\$ 232,078.80
Other liabilities	
Total liabilities	\$ 232,078.80

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$392,999.36; Reserve, \$1,791,652.71; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$15,251.11; Educational and Benevolent, \$5,024.73. Total, \$2,204,928.21.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	316	\$ 237,700.00
Benefit certificates written during the year.....	30	27,400.00
Benefit certificates revived during year.....	15	9,700.00
Benefit certificates increased during the year.....		
Totals	361	\$ 274,800.00
Deduct terminated, deceased or transferred during the year..	28	\$ 21,400.00
Total benefit certificates in force December 31, 1914.....	333	252,900.00
Benefit certificates terminated by death during the year.....	2	1,900.00
Benefit certificates terminated by lapse during the year.....	26	20,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by during the year..		
Benefit certificates decreased during the year.....		

RAILWAY MAIL ASSOCIATION, OF PORTSMOUTH, N. H.

35 Pleasant Street, Portsmouth, N. H.

President, GEO. H. FAIR.

Secretary, R. E. ROSS.

Balance from previous year.....\$ 118,846.88

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 130,569.75
Total investment income	3,553.31
Miscellaneous income	80.45
Total income	\$ 134,203.51

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 107,169.17
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	12,793.69
Other disbursements	11,260.38
Total disbursements	\$ 131,223.24

ASSETS

Total admitted assets	\$ 116,204.81
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LIABILITIES

Total unpaid claims	\$ 722.54
Other liabilities	
Total liabilities	\$ 722.54

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$10,054.89; Benefit Funds, \$111,772.26. Total, \$121,827.15.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	161	\$ 656,000.00
Benefit certificates written during the year.....	37	148,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	201	\$ 804,000.00
Deduct terminated, deceased or transferred during the year,	9	\$ 36,000.00
Total benefit certificates in force December 31, 1914.....	192	768,000.00
Benefit certificates terminated by death during the year.....		
Benefit certificates terminated by lapse during the year.....	9	36,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by during the year,		
Benefit certificates decreased during the year.....		

THE ROYAL ARCANUM, OF BOSTON, MASS.

407-409 Shawmut Avenue, Boston, Mass.

Supreme Regent, FRANK B. WICKERSHAM.

Supreme Secretary, ALFRED T. TURNER.

Balance from previous year\$ 11,492,696.38

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	9,006,701.34
Total investment income	244,866.53
Miscellaneous income	16,146.38
Total income	\$ 9,267,714.25

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 8,766,013.31
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	132,753.95
Other disbursements	176,407.32
Total disbursements	\$ 9,075,174.58

ASSETS

Total admitted assets	\$ 6,501,490.92
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LIABILITIES

Total unpaid claims	\$ 792,295.75
Other liabilities	3,663.45
Total liabilities	\$ 795,959.20

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$5,929,745.85; Reserve, \$5,617,795.46; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$137,094.71;	\$.....
Total, \$11,685,236.05.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	1,950	\$ 3,524,500.00
Benefit certificates written during the year.....	143	174,000.00
Benefit certificates revived during the year.....	7	9,000.00
Benefit certificates received by transfer during year.....	17	28,500.00
Benefit certificates increased during the year.....	....	12,000.00
Totals	2,117	\$ 3,748,000.00
Deduct terminated, deceased or transferred during the year.	162	\$ 269,500.00
Total benefit certificates in force December 31, 1914.....	1,955	3,478,500.00
Benefit certificates terminated by death during the year.....	21	47,500.00
Benefit certificates terminated by lapse during the year.....	122	173,000.00
Benefit certificates transferred during the year.....	16	33,000.00
Benefit certificates terminated by reduction during the year. ....	....	16,000.00
Benefit certificates decreased during the year.....	....	.....

THE ROYAL HIGHLANDERS, OF AURORA, NEB.

Highlander Building, Aurora, Neb.

President, W. E. SHARP.

Secretary, F. J. SHARP.

Balance from previous year.....\$ 1,488,013.06

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 378,699.85
Total investment income	79,273.83
Miscellaneous income	16,439.75
Total income	\$ 474,413.43

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 259,530.92
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	73,258.56
Other disbursements	21,947.14
Total disbursements	\$ 354,736.62

ASSETS

Total admitted assets.....	\$ 1,698,837.73
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LIABILITIES

Total unpaid claims	\$ 33,333.34
Other liabilities	
Total liabilities	\$ 33,333.34

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary and Reserve and Disability, \$1,546,185.25; Sickness and Accident, \$.....; Expense, \$61,504.62;, \$.....	Total, \$1,607,689.87.
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BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	1,416	\$ 1,868,000.00
Benefit certificates written during the year.....	99	109,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	1,515	\$ 1,977,000.00
Deduct terminated, deceased or transferred during the year.	113	\$ 160,500.00
Total benefit certificates in force December 31, 1914.....	1,402	1,816,500.00
Benefit certificates terminated by death during the year.....	6	8,000.00
Benefit certificates terminated by lapse during the year.....		
Benefit certificates transferred during the year.....		
Benefit certificates terminated by non-acceptance during the year	107	152,500.00
Benefit certificates decreased during the year.....		

ROYAL LEAGUE, OF CHICAGO, ILL.

1601 Masonic Temple, Chicago, Ill.

President, W. E. HYDE.

Secretary, CHARLES E. PIPER.

Balance from previous year.....\$ 2,212,480.72

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 801,798.72
Total investment income.....	103,730.87
Miscellaneous income	14,961.75
Total income	\$ 923,491.34

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 667,156.13
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	94,982.99
Other disbursements	52,073.43
Total disbursements	\$ 814,212.55

ASSETS

Total admitted assets.....\$ 2,381,331.74

LIABILITIES

Total unpaid claims.....	\$ 166,743.04
Other liabilities	22,421.55
Total liabilities	\$ 189,164.59

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$52,193.71; Reserve, \$2,268,945.14; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$710.66; \$.....
Total, \$2,321,759.51.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	565	\$ 707,000.00
Benefit certificates written during the year.....	168	162,500.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	3,500.00
Totals	733	\$ 873,000.00
Deduct terminated, deceased or transferred during the year.....	119	\$ 173,500.00
Total benefit certificates in force December 31, 1914.....	584	699,500.00
Benefit certificates terminated by death during the year.....	3	6,000.00
Benefit certificates terminated by lapse during the year.....	146	166,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by during the year.....	.....	.....
Benefit certificates decreased during the year.....	.....	1,500.00

ROYAL NEIGHBORS OF AMERICA, OF ROCK ISLAND, ILL.

Rock Island, Ill.

President, MYRA B. ENRIGHT.

Secretary, HADA M. CARLSON.

Balance from previous year.....\$ 1,789,649.63

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 2,098,310.83
Total investment income.....	70,452.38
Miscellaneous income	28,057.38
Total income	\$ 2,196,820.59

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 1,483,765.17
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	137,841.21
Other disbursements	167,979.56
Total disbursements	\$ 1,789,585.94

ASSETS

Total admitted assets.....	\$ 2,370,381.59
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LIABILITIES

Total unpaid claims.....	\$ 254,041.67
Other liabilities	20,400.00
Total liabilities	\$ 274,441.67

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$1,652,541.90; Safety, \$26,415.29; Relief, \$1,311.59; Sickness and Accident, \$.....; Expense, \$513,585.50;, \$.....	Total, \$2,196,884.28.
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BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	4,231	\$ 4,738,750.00
Benefit certificates written during the year.....	341	346,250.00
Benefit certificates received by transfer during year.....	67	72,500.00
Benefit certificates increased during the year.....	....	6,500.00
Totals	4,642	\$ 5,164,000.00
Deduct terminated, deceased or transferred during the year.	285	\$ 322,500.00
Total benefit certificates in force December 31, 1914.....	4,357	4,841,500.00
Benefit certificates terminated by death during the year.....	33	37,500.00
Benefit certificates terminated by lapse during the year.....	168	180,000.00
Benefit certificates transferred during the year.....	84	100,500.00
Benefit certificates terminated by during the year..	....	.....
Benefit certificates decreased during the year.....	....	4,500.00

SLOVENIC NATIONAL BENEFIT SOCIETY, OF CHICAGO, ILL.

2708 South Lawndale Avenue, Chicago, Ill.

President, JACOB MKLAUCIC.

Secretary, JOHN VERDERBAR.

Balance from previous year.....	\$ 117,094.43
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INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 209,224.32
Total investment income.....	4,457.50
Miscellaneous income	3,387.73
Total income	\$ 217,069.55

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 140,029.48
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	6,075.00
Other disbursements	12,180.23
Total disbursements	\$ 158,284.71

ASSETS

Total admitted assets.....	\$ 176,648.07
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LIABILITIES

Total unpaid claims.....	\$ 12,291.02
Other liabilities	
Total liabilities	\$ 12,291.02

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$95,248.40; Reserve, \$42,434.37; Disability, \$7,387.94; Sickness and Accident, \$4,696.80; Expense, \$26,111.56;	\$..... Total,
	\$175,879.27.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	283	\$ 169,800.00
Benefit certificates written during the year.....	82	49,200.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals	365	\$ 219,000.00
Deduct terminated, deceased or transferred during the year.	69	\$ 41,400.00
Total benefit certificates in force December 31, 1914.....	296	177,600.00
Benefit certificates terminated by death during the year.....	.....	.....
Benefit certificates terminated by lapse during the year.....	.....	.....
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

SUPREME TRIBE BEN HUR, OF CRAWFORDSVILLE, IND.

Main and Water Streets, Crawfordsville, Ind.

President, R. H. GERARD.

Secretary, JNO. C. SNYDER

Balance from previous year.....\$ 1,592,040.61

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,531,026.17
Total investment income	59,951.74
Miscellaneous income	24,434.22
Total income	\$ 1,615,412.13

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 1,291,060.84
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	214,099.34
Other disbursements	143,476.28
Total disbursements	\$ 1,648,636.46

ASSETS

Total admitted assets	\$ 1,607,332.78
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LIABILITIES

Total unpaid claims	\$ 123,581.56
Other liabilities	13,664.86
Total liabilities	\$ 137,246.42

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$606,124.67; Reserve, \$770,419.63; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$182,271.98;, \$.....
Total, \$1,558,816.28.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	56	\$ 58,450.00
Benefit certificates written during the year.....	180	174,250.00
Benefit certificates received by transfer during year.....	2	2,500.00
Benefit certificates increased during the year.....	.....	.....
Totals	238	\$ 235,200.00
Deduct terminated, deceased or transferred during the year..	48	\$ 46,200.00
Total benefit certificates in force December 31, 1914.....	190	189,000.00
Benefit certificates terminated by death during the year.....	1	1,000.00
Benefit certificates terminated by lapse during the year.....	47	45,200.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year...	.....	.....
Benefit certificates decreased during the year.....	.....	.....

TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA, OF ST. LOUIS, MO.

915 Olive Street, St. Louis, Mo.

President, V. J. SCHOENECKER.

Secretary, T. S. LOGAN.

Balance from previous year.....\$ 245,568.27

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 529,478.09
Total investment income	11,185.62
Miscellaneous income	1,746.70
Total income	\$ 542,410.41

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual State- ment Blank)	\$ 362,213.70
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	23,030.28
Other disbursements	184,405.09
Total disbursements	\$ 569,649.07

ASSETS

Total admitted assets	\$ 339,496.55
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LIABILITIES

Total unpaid claims	\$ 85,479.10
Other liabilities	714.80
Total liabilities	\$ 86,193.90

BALANCES

Balances on hand December 31, 1914, in the following funds:

Benefit, \$37,667.13; Reserve, \$154,591.80; Disability, \$.....; Sickness and
Accident, \$.....; Expense, \$26,070.68;, \$.....
Total, \$218,325.61.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	575	\$ 2,875,000.00
Benefit certificates written during the year.....	72	360,000.00
Benefit certificates received by transfer during year.....	1	5,000.00
Benefit certificates increased during the year.....	.....	.....
Totals	648	\$ 3,240,000.00
Deduct terminated, deceased or transferred during the year..	42	\$ 210,000.00
Total benefit certificates in force December 31, 1914.....	606	3,030,000.00
Benefit certificates terminated by death during the year.....	8	40,000.00
Benefit certificates terminated by lapse during the year.....	27	135,000.00
Benefit certificates transferred during the year.....	3	15,000.00
Benefit certificates terminated by cancellation during the year	1	20,000.00
Benefit certificates decreased during the year.....	42	210,000.00

THE UNITED ARTISANS, OF PORTLAND, OREGON

521 Beck Building, Portland, Ore.

President, H. S. HUDSON.

Secretary, C. L. McKENNA.

Balance from previous year	\$	810,953.04
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INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$	219,274.68
Total investment income		51,521.94
Miscellaneous income		1,167.29
Total income	\$	271,963.91

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$	119,269.51
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank)		34,888.86
Other disbursements		17,075.81
Total disbursements	\$	171,234.18

ASSETS

Total admitted assets	\$	924,080.48
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LIABILITIES

Total unpaid claims	\$	15,182.00
Other liabilities		609.75
Total liabilities	\$	15,791.75

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$47,169.46; Reserve, \$574,156.18; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$1,477.39; Contingent Fund, \$288,879.74. Total, \$911,682.77.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	198	\$ 190,500.00
Benefit certificates written during the year.....	57	47,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	255	\$ 237,500.00
Deduct terminated, deceased or transferred during the year..	108	\$ 94,000.00
Total benefit certificates in force December 31, 1914.....	147	143,500.00
Benefit certificates terminated by death during the year.....	1	1,000.00
Benefit certificates terminated by lapse during the year.....	107	93,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by.....during the year...		
Benefit certificates decreased during the year.....		

UNITED ORDER OF FORESTERS, OF MILWAUKEE, WIS.

106 Mason Street, Milwaukee, Wis.

President, R. C. SHERRARD.

Secretary, GEO. W. BEAUN.

Balance from previous year.....\$ 322,629.59.

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	181,571.05
Total investment income.....	18,371.09
Miscellaneous income	3,273.29
Total income	\$ 203,215.43

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 139,250.00
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	34,298.68
Other disbursements	21,392.63
Total disbursements	\$ 194,941.31

ASSETS

Total admitted assets.....\$ 350,545.93

LIABILITIES

Total unpaid claims.....\$	34,475.00
Other liabilities	1,754.83
Total liabilities	\$ 36,229.83

BALANCES

Balances on hand December 31, 1914, in the following funds:

Old Rate Member Insurance, \$190,327.74; New Rate Member Insurance, \$122,404.86;
 Term Insurance, \$9,246.01; Sickness and Accident, \$.....; Expense, W. L.
 Gen., \$8,925.10;, \$. Total, \$330,903.71.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement
Benefit certificates written during the year.....
Benefit certificates received by transfer during year.....
Benefit certificates increased during the year.....
Totals
Deduct terminated, deceased or transferred during the year..
Total benefit certificates in force December 31, 1914.....
Benefit certificates terminated by death during the year.....
Benefit certificates terminated by lapse during the year.....
Benefit certificates transferred during the year.....
Benefit certificates terminated by.....during the year..
Benefit certificates decreased during the year.....

THE UNITED STATES GRAND LODGE OF THE ORDER BRITH ABRAHAM, OF NEW YORK CITY, N. Y.

266-268 Grand Street, New York, N. Y.

Grand Master, SAMUEL DORF.

Grand Secretary, GEO. W. LEISERSON.

Balance from previous year.....\$ 162,767.39

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	489,516.07
Total investment income.....	4,412.15
Miscellaneous income	32,983.28
Total income	\$ 526,911.50

DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual State- ment Blank)	\$ 456,194.78
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	10,632.75
Other disbursements	38,179.28
Total disbursements	\$ 505,006.81

ASSETS

Total admitted assets.....	\$ 232,182.72
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LIABILITIES

Total unpaid claims.....\$	104,059.19
Other liabilities	13,581.59
Total liabilities	\$ 117,640.78

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$21,593.22; Reserve, \$128,176.53; Headstones, \$527.57; Picnic and Relief, \$1,639.92; Expense, \$4,268.15; Trust Funds, \$28,466.69. Total, \$184,672.08.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	669	\$ 334,500.00
Benefit certificates written during the year.....	33	16,500.00
Benefit certificates received by transfer during year.....	...	.....
Benefit certificates increased during the year.....	...	.....
Totals	702	\$ 351,000.00
Deduct terminated, deceased or transferred during the year..	55	\$ 27,500.00
Total benefit certificates in force December 31, 1914.....	647	323,500.00
Benefit certificates terminated by death during the year.....	3	1,500.00
Benefit certificates terminated by lapse during the year.....	52	26,000.00
Benefit certificates transferred during the year.....	...	.....
Benefit certificates terminated by.....during the year..	...	.....
Benefit certificates decreased during the year.....	...	.....

UNITED STATES GRAND LODGE INDEPENDENT ORDER BRITH SHOLOM, OF PHILADELPHIA, PA.

512 South Fifth Street, Philadelphia, Pa.

President, DR. LOUIS D. RUBENSOHN.

Secretary, MARTIN O. LEVY.

Balance from previous year.....\$ 94,387.08

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 187,143.05
Total investment income.....	4,608.41
Miscellaneous income	28,818.80
Total income	\$ 220,570.26

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 131,026.46
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	8,938.00
Other disbursements	39,011.39
Total disbursements	\$ 178,975.85

ASSETS

Total admitted assets.....	\$ 174,017.74
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LIABILITIES

Total unpaid claims.....	\$ 20,150.00
Other liabilities	17,000.00
Total liabilities	\$ 37,150.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$4,345.23; Reserve, \$50,506.44; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$6,304.16; \$73,179.41; \$1,646.22. Total, \$135,981.49.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	736	\$ 366,300.00
Benefit certificates written during the year.....	109	54,150.00
Benefit certificates received by transfer during year.....	10	5,000.00
Benefit certificates increased during the year.....	.....	.....
Totals	855	\$ 425,450.00
Deduct terminated, deceased or transferred during the year..	82	\$ 40,750.00
Total benefit certificates in force December 31, 1914.....	773	384,700.00
Benefit certificates terminated by death during the year.....	5	2,500.00
Benefit certificates terminated by lapse during the year.....	63	31,250.00
Benefit certificates transferred during the year.....	14	7,000.00
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

WESTERN MUTUAL LIFE ASSOCIATION, OF LOS ANGELES, CAL.

329 Laughlin Building, Los Angeles, Calif.

President, C. J. WILLETT.

Secretary, G. F. STEVENSON.

Balance from previous year.....\$ 531,835.77

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 260,635.59
Total investment income	27,571.10
Miscellaneous income	1,100.00
Total income	\$ 289,306.69

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 208,000.00
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	13,545.20
Other disbursements	8,631.11
Total disbursements	\$ 230,176.31

ASSETS

Total admitted assets	\$ 550,966.15
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LIABILITIES

Total unpaid claims	\$ 24,000.00
Other liabilities	
Total liabilities	\$ 24,000.00

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$.....; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$.....	\$.....
Total, \$590,966.15.	

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	327	\$ 512,000.00
Benefit certificates written during the year.....	40	66,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
Totals	367	\$ 578,000.00
Deduct terminated, deceased or transferred during the year.		
Total benefit certificates in force December 31, 1914.....	308	\$ 486,000.00
Benefit certificates terminated by death during the year.....	3	5,000.00
Benefit certificates terminated by lapse during the year.....	37	87,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by during the year..		
Benefit certificates decreased during the year.....		

WESTERN SLAVONIAN ASSOCIATION, OF DENVER, COLO.

4843 Washington Street, Denver, Colo.

President, JOHN PEKETZ.

Secretary, JOHN KLUN.

Balance from previous year\$ 8,372.15

INCOME

Total net amount received from members (see line 10,
page 2, Annual Statement Blank).....\$ 12,594.49
Total investment income 311.10
Miscellaneous income
Total income \$ 12,905.59

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State-
ment Blank)\$ 10,826.50
Salaries, fees and commissions paid officers, employes,
agents and deputies (see lines 9 to 18, inclusive,
page 3, Annual Statement Blank)..... 769.00
Other disbursements 347.07
Total disbursements \$ 11,942.57

ASSETS

Total admitted assets \$ 9,335.17

LIABILITIES

Total unpaid claims.....
Other liabilities
Total liabilities

BALANCES

Balances on hand December 31, 1911, in the following funds:

Mortuary, \$.....; Reserve, \$.....; Disability, \$.....; Sickness
and Accident, \$.....; Expense, one fund, \$..... Total, \$9,335.17.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	696	\$ 211,750.00
Benefit certificates written during the year.....	152	75,500.00
Benefit certificates received by transfer during year.....	...	.....
Benefit certificates increased during the year.....	...	.....
Totals	848	\$ 420,250.00
Deduct terminated, deceased or transferred during the year. ....	...	.....
Total benefit certificates in force December 31, 1914.....	848	\$ 420,250.00
Benefit certificates terminated by death during the year.....	6	3,000.00
Benefit certificates terminated by lapse during the year.....	97	48,500.00
Benefit certificates transferred during the year.....	...	.....
Benefit certificates terminated by.....during the year..	...	.....
Benefit certificates decreased during the year.....	103	51,500.00

WOMEN'S CATHOLIC ORDER OF FORESTERS, OF CHICAGO, ILL.

127 North Dearborn Street, Chicago, Ill.

President, ROSE D. RITTMAN.

Secretary, HELEN T. KELLY.

Balance from previous year.....	\$ 1,236,322.23
---------------------------------	-----------------

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,121,164.45
Total investment income	54,032.71
Miscellaneous income	12,282.10
<hr/> Total income	\$ 1,187,479.26

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank)	\$ 902,150.00
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	28,154.42
Other disbursements	87,097.95
<hr/> Total disbursements	\$ 1,017,402.37

ASSETS

Total admitted assets	\$ 1,465,852.24
-----------------------------	-----------------

LIABILITIES

Total unpaid claims, 129.....	\$ 129,931.68
Other liabilities	
<hr/> Total liabilities	\$ 129,931.68

BALANCES

Balances on hand December 31, 1914, in the following funds:
Mortuary, \$131,070.21; Reserve, \$1,249,745.15; Disability, \$.....; Sickness
and Accident, \$.....; Expense, \$22,531.85; Convention, \$2,433.16; Church
Extension, \$618.75. Total, \$1,406,339.12.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	578	\$ 613,500.00
Benefit certificates written during the year.....	42	48,500.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
<hr/> Totals	620	\$ 662,000.00
 Deduct terminated, deceased or transferred during the year.	59	\$ 44,000.00
Total benefit certificates in force December 31, 1914.....	561	618,000.00
Benefit certificates terminated by death during the year.....	6	6,000.00
Benefit certificates terminated by lapse during the year.....	53	38,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by during the year..		
Benefit certificates decreased during the year.....		

WOMEN OF WOODCRAFT, OF PORTLAND, OREGON

394 Taylor Street, Portland, Ore.

President, CARRIE C. VAN ORSDALL.

Secretary, J. L. WRIGHT.

Balance from previous year.....\$ 1,700,196.28

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 765,399.10
Total investment income	90,632.03
Miscellaneous income	2,818.38
Total income	\$ 858,849.51

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 454,496.70
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	47,246.11
Other disbursements	73,853.96
Total disbursements	\$ 575,596.80

ASSETS

Total admitted assets	\$ 2,030,893.54
-----------------------------	-----------------

LIABILITIES

Total unpaid claims	\$ 47,625.00
Other liabilities	2,890.40
Total liabilities	\$ 50,515.40

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$28,728.27; Reserve, \$1,942,409.64; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$12,034.92; Relief, \$206.16. Total, \$1,983,448.99.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	13,052	\$ 17,016,800.00
Benefit certificates written during the year.....	547	462,700.00
Benefit certificates received by transfer during year.....	...	...
Benefit certificates increased during the year.....	...	...
Totals	13,599	\$ 17,509,500.00
Deduct terminated, deceased or transferred during the year..	842	\$ 921,600.00
Total benefit certificates in force December 31, 1914.....	12,757	16,587,900.00
Benefit certificates terminated by death during the year.....	101	137,600.00
Benefit certificates terminated by lapse during the year.....	689	741,200.00
Benefit certificates transferred during the year.....	...	...
Benefit certificates terminated by non-acceptance during the year	52	42,800.00
Benefit certificates decreased during the year.....	...	...

WOODMEN OF THE WORLD, PACIFIC JURISDICTION

1447 Tremont Street, Denver, Colo.

Head Consul, I. I. BOAK.

Head Clerk, C. V. BENSON.

Balance from previous year.....	\$ 5,947,685.54
---------------------------------	-----------------

INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 2,336,339.52
Total investment income	296,615.23
Miscellaneous income	5,124.54
Total income	\$ 2,638,079.29

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 1,821,729.34
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	132,505.54
Other disbursements	82,099.77
Total disbursements	\$ 2,036,334.65

ASSETS

Total admitted assets	\$ 6,864,046.69
-----------------------------	-----------------

LIABILITIES

Total unpaid claims	\$ 209,266.66
Other liabilities	46,398.92
Total liabilities	\$ 255,665.58

BALANCES

Balances on hand December 31, 1914, in the following funds:

Mortuary, \$2,506,258.35; Reserve, \$3,981,768.27; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$51,037.94; Lost Beneficiaries and Instalment Fund, \$10,365.59. Total, \$6,549,430.15.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	25,696	\$ 47,455,600.00
Benefit certificates written during the year.....	1,621	2,031,000.00
Benefit certificates revived during the year.....	238	365,000.00
Benefit certificates received by transfer during year.....	212	353,400.00
Benefit certificates increased during the year.....	.....	51,000.00
Totals	27,767	\$ 50,256,000.00
Deduct terminated, deceased or transferred during the year..	2,566	\$ 5,789,200.00
Total benefit certificates in force December 31, 1914.....	25,201	44,466,800.00
Benefit certificates terminated by death during the year.....	287	529,000.00
Benefit certificates terminated by lapse during the year.....	1,937	2,702,000.00
Benefit certificates transferred during the year.....	342	586,000.00
Benefit certificates terminated by waiving of monuments during the year .....	.....	1,946,200.00
Benefit certificates decreased during the year.....	.....	26,000.00

WORKMEN'S SICK AND DEATH BENEFIT FUND OF THE UNITED STATES OF AMERICA

1 and 3 Third Avenue, New York, N. Y.

President, PAUL FLASCHEL.

Secretary, WILLIAM MEYER.

Balance from previous year.....\$ 74,443.98

INCOME

Total net amount received from members (see line 16, page 2, Annual Statement Blank)	\$ 567,970.50
Total investment income	32,462.09
Miscellaneous income	2,589.42
Total income	\$ 603,022.01

DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank)	\$ 500,182.06
Salaries, fees and commissions paid officers, employees, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank)	8,995.76
Other disbursements	22,018.58
Total disbursements	\$ 531,196.40

ASSETS

Total admitted assets	\$ 827,744.54
-----------------------------	---------------

LIABILITIES

Total unpaid claims	\$ 35,345.51
Other liabilities	372.87
Total liabilities	\$ 35,718.38

BALANCES

Balances on hand December 31, 1914, in the following funds:
 Mortuary, \$210,198.02; Reserve, \$453,326.00; Disability, \$.....; Sickness and Accident, \$121,065.04; Expense, \$31,659.72. Total, \$816,279.59.

BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1913, as per last statement	116	\$ 39,000.90
Benefit certificates written during the year.....	6	1,500.00
Benefit certificates received by transfer during year.....	1	250.00
Benefit certificates increased during the year.....		
Totals	123	\$ 40,750.00
Deduct terminated, deceased or transferred during the year..	5	\$ 1,250.00
Total benefit certificates in force December 31, 1914.....	118	39,500.00
Benefit certificates terminated by death during the year.....		
Benefit certificates terminated by lapse during the year.....	5	1,250.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by expulsion and withdrawal during the year		
Benefit certificates decreased during the year.....		

STATISTICAL TABLES

FRATERNAL

COLORADO BUSINESS—FRATERNAL INSURANCE—FOR THE YEAR 1914.

NAMES OF SOCIETIES	Total Insurance in Force December 31, 1913		Insurance in Force in Colorado December 31, 1914		Total Admitted Assets		Liabilities Dec. 31, 1914
	No.	Amount	No.	Amount	Dec. 31, 1914	Dec. 31, 1914	
American Woodmen, Denver, Colo.....	97	\$ 49,000.00	116	\$ 49,500.00	\$ 52,011.11	\$	1,312.45
Brotherhood of American Yeomen, Des Moines, Iowa.....	6,893	10,572,000.00	6,819	10,382,000.00	3,217,251.88		386,731.28
Catholic Knights and Ladies of America, Chicago, Ill.....	251	433,000.00	229	413,500.00	70,588.75		19,440.00
Catholic Mutual Benefit Association, Hornell, N. Y.....	262	385,000.00	256	380,500.00	1,917,261.71		296,206.82
Catholic Relief and Beneficiary Association, Auburn, N. Y....	316	326,250.00	322	336,250.00	76,123.06		28,300.00
Common Brotherhood, Denver, Colo.....	585	743,722.00	568	714,804.00	1,456.42		5,400.58
Court of Honor, Springfield, Ill.....	1,383	1,191,000.00	1,366	1,478,500.00	2,677,834.31		79,127.33
Degree of Honor, Sioux City, Iowa.....	777	777,000.00	686	686,000.00	356,402.61		8,757.09
Eminent Household of Columbian Woodmen, Atlanta, Ga.....	31	66,000.00	30	63,000.00	701,939.32		113,676.05
Equitable Fraternal Union, Neenah, Wis.....	313	482,500.00	327	461,000.00	2,197,516.37		19,750.67
Fraternal Aid Union, Denver, Colo.....	6,758	9,085,500.00	6,310	8,387,550.00	1,145,144.61		150,273.09
Fraternal Bankers Reserve Society, Cedar Rapids, Iowa.....	355	468,950.00	224	223,100.00	83,030.33		30,420.40
Fraternal Brotherhood, Los Angeles, Cal.....	540	656,600.00	456	513,500.00	1,086,391.90		220,692.48
Fraternal Protective Association, Boston, Mass.....	129	25,800.00	119	23,000.00	65,023.85		43,937.11
Grand Assembly Companions of the Forest, Pueblo, Colo.....	362	318,800.00	306	288,300.00	7,655.97		100.00
Grand Fraternity, Philadelphia, Pa.....	237	239,200.00	210	234,950.00	575,706.89		124,871.22
Grand Lodge Degree of Honor, Pueblo, Colo.....	(No statement filed.)						
Homesteaders, The, Des Moines, Iowa.....	2,101	3,379,000.00	2,009	3,199,500.00	300,932.70		37,984.40
Improved Order Heptasophs, Baltimore, Md.....	52	119,000.00	50	118,000.00	685,845.36		384,950.42
Independent Order B'nai Abraham, New York, N. Y.....	406	203,000.00	452	226,000.00	738,170.97		176,819.70
Independent Order of Foresters, Toronto, Canada.....	224	368,850.00	208	348,800.00	22,547,908.71		1,364,236.13

Knights of Columbus, New Haven, Conn.....	677	778,750.00	663	765,750.00	5,352,909.89	122,776.20
Knights and Ladies of Security, Topeka, Kans.....	4,918	5,922,500.00	5,383	7,097,500.00	2,737,517.37	188,532.98
Knights of Pythias, Indianapolis, Ind.....	930	1,186,048.00	860	1,103,128.00	7,053,623.61	5,976,002.89
Ladies Catholic Benevolent Association, Erie, Pa.....	947	868,500.00	958	878,000.00	3,137,844.44	79,922.25
Ladies of the Maccabees of the World, Port Huron, Mich.....	3,582	3,530,012.00	3,738	3,659,842.00	8,436,421.37	171,580.23
Ladies of the Modern Maccabees, Port Huron, Mich.....	249	198,750.00	289	232,250.00	1,109,205.01	31,697.37
Loyal Americans of the Republic, Chicago, Ill.....	143	148,550.00	115	136,250.00	326,689.21	25,252.31
Maccabees, The, Detroit, Mich.	2,342	3,500,000.00	2,178	2,500,000.00	13,650,121.38	1,920,569.70
Masonic Mutual Life Association, District of Columbia.....	4	4,500.00	4	4,500.00	565,687.30	566,903.00
Modern Brotherhood of America, Mason City, Iowa.....	1,643	1,924,750.00	1,456	1,691,250.00	2,211,364.47	172,693.93
Modern Order of Praetorians, Dallas, Texas.....	15	19,750.00	15	19,750.00	1,398,652.41	216,827.97
Modern Woodmen of America, Rock Island, Ill.....	11,052	19,233,500.00	11,124	19,393,500.00	15,077,524.61	1,551,053.73
Mystic Tollers, Des Moines, Iowa.....	2	2,000.00	2	2,000.00	194,626.48	3,460.00
National Americans, Kansas City, Mo.....	253	275,500.00	147	136,400.00	76,528.99	51,496.00
National Croatian Society, N. S., Pittsburgh, Pa.....	1,242	917,600.00	1,200	886,000.00	483,836.03	5,650.49
National Protective Legion, Waverly, N. Y.....	461	180,983.00	449	148,825.00	135,840.56	54,764.91
National Slovak Society of U. S. A., Pittsburgh, Pa.....	432	350,900.00	432	349,400.00	937,460.71	140,605.18
National Union, Toledo, Ohio.....	91	194,000.00	83	179,000.00	2,706,317.56	333,630.14
North American Union, Chicago, Ill.....	119	165,000.00	115	161,000.00	902,829.46	106,705.66
Order of United Commercial Travelers of America, Columbus, Ohio	926	4,630,000.00	956	4,780,000.00	593,935.43	258,842.65
Polish National Alliance of United States, Chicago, Ill.....	316	237,700.00	333	252,900.00	2,241,969.80	232,078.80
Railway Mail Association, Portsmouth, N. H.....	164	656,000.00	192	768,000.00	116,204.81	722.54
Royal Arcanum, Boston, Mass.....	1,950	3,524,500.00	1,955	3,478,500.00	6,501,490.92	795,959.20
Royal Highlanders, Aurora, Neb.....	1,416	1,808,000.00	1,402	1,816,500.00	1,688,837.73	33,333.34

COLORADO BUSINESS—FRATERNAL INSURANCE—FOR THE YEAR 1914—(Concluded.)

NAMES OF SOCIETIES	Total Insurance in Force		Insurance in Force in Colorado December 31, 1914 No.	Amount	Total Admitted		Liabilities Dec. 31, 1914
	No.	December 31, 1913 Amount			Dec. 31, 1914 Assets		
Royal League, Chicago, Ill.....	565	707,000.00	584	699,500.00	2,381,331.74		189,161.59
Royal Neighbors of America, Rock Island, Ill.....	4,234	4,738,750.00	4,337	4,841,500.00	2,370,381.59		274,441.67
Serb Federation Sloga, New York, N. Y.....		No statement filed.					
Slavonic National Benefit Society, Chicago, Ill.....	283	169,800.00	296	177,600.00	176,618.07		12,291.02
Supreme Tribe of Ben Hur, Crawfordsville, Ind.....	56	58,450.00	190	189,000.00	1,601,582.78		137,246.42
Travelers Protective Association of America, St. Louis, Mo.	575	2,875,000.00	606	3,030,000.00	337,496.55		86,193.90
United Artisans, Portland, Ore.....	198	190,500.00	147	143,500.00	924,080.48		15,791.75
United Order of Foresters, Milwaukee, Wis.....	....	.....	.....	.....	350,515.93		36,229.83
U. S. Grand Lodge of the Order Brith Abraham, New York, N. Y.....	669	331,500.00	617	323,500.00	222,182.72		117,640.78
U. S. Grand Lodge Independent Order Brith Sholom, Phila- delphia, Pa.	736	366,300.00	773	384,700.00	174,017.74		37,150.00
Western Mutual Life Association, Los Angeles, Cal.....	327	512,000.00	308	486,000.00	550,966.15		24,000.00
Western Slavonian Association, Denver, Colo.....	696	344,750.00	818	420,250.00	9,335.17		.....
Women's Catholic Order of Foresters, Chicago, Ill.....	578	613,500.00	561	618,000.00	1,465,852.24		129,931.68
Women of Woodcraft, Portland, Ore.....	13,052	17,046,800.00	12,757	16,587,900.00	2,030,893.54		50,515.40
Woodmen of the World, Denver, Colo.....	25,696	47,455,600.00	25,201	44,466,800.00	6,864,046.69		255,665.58
Workman's Sick and Death Benefit Fund, New York, N. Y..	116	39,000.00	118	39,500.00	827,744.54		35,718.38
Totals	103,758	\$156,013,915.00	102,525	\$151,405,749.00	\$137,541,755.60		\$ 17,949,037.69

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